Final Report

Evaluation of MoneyActive financial capability project

Citizens Advice

Rocket Science UK Ltd
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Executive Summary

This report focuses not only upon learning from the final phase of the evaluation, but captures the key lessons that have been collected throughout the course of the whole MoneyActive delivery period.

Achievement of committed outputs

The programme has succeeded in over-achieving, in all cases significantly, its overall committed targets. Particularly significant here are the target for volunteers recruited, which was exceeded by 30%; the target for people reached, which was exceeded by 105% and the target for the number of partner organisations supported, which was exceeded by over 500%. This is an excellent outcome.

This over-achievement of targets underlines consistent effort and tenacity on the part of the bureaux, supported by the central Citizens Advice MoneyActive project management team, to effectively resource the development phase and flex and evolve different approaches to marketing and customising the training in ways that optimised accessibility and appeal of the programme to front line workers and end users alike. Although the recession clearly contributed to expanding the cohort of individuals requiring support through the programme, its impact in terms of contributing directly to the over-achievement of committed outputs should not be over-emphasised, notably because the associated public spending cuts had the reverse affect on the accessibility and availability of front line workers.

The programme achieved excellent coverage of bureaux network in England and Wales and the demographic analysis of training recipients demonstrated that MoneyActive succeeded in accessing the most vulnerable in society.

Project development and design and delivery of the training

The programme left a legacy of learning – both in terms of what worked well and what could have improved - for all participating bureaux, and a significant proportion are committed to applying these lessons in continuing delivery of financial capability training.

It is important to build in sufficient resource for marketing; for understanding the training needs of particular target groups in order to pitch the training at an appropriate level/ensure content is appropriate; for project and training planning/production and customisation of materials; for volunteer recruitment, training and ongoing development, and for quality control and learning from practical experience.

In terms of marketing the availability of the training, the use of existing contacts and networks proved particularly effective, especially where the key decision makers were known to the bureaux - getting to the right people as quickly and efficiently as possible was important. Demonstrating a commitment, willingness and understanding of how to ensure relevance of the training to the target group was important in terms of content, timing, duration and venue. Optimising the use of volunteers for marketing proved a

valuable additional resource, particularly those who were less comfortable with direct delivery of training.

Setting up new groups of users in particular, proved difficult. Piggybacking existing groups proved most successful for both front line workers and beneficiaries, in terms of engaging them with the projects and ensuring that they attend. Front line workers also proved effective gateways to recruiting beneficiaries.

Using clear and accessible language with both organisations acting as brokers, as well as in the training itself is key. It needs to capture the imagination of, rather than alienate the target audience.

A combination of group and one-to-one training seemed the most effective way of accommodating the preferred learning styles of end users; ranging from those who excelled in a more interactive environment and welcomed a more open discussion with peers, through to those who felt less comfortable sharing issues with others. Incorporating fun, interactive and interesting exercises into group training proved important in generating and retaining attention and commitment to attending follow-up sessions. Arriving armed with a suite of materials and a range of potential approaches in addition to 'Plan A' proved important in many cases in terms of coping with unforeseen eventualities and enhancing the trainers' ability to be fleet of foot and responsive. Training in pairs proved helpful for combining the different skills and styles of volunteers as well as providing an inbuilt quality control mechanism, via the mutual feedback facility that this enables.

Beneficiary perspectives

Feedback articulated by front line workers and end users was overwhelmingly positive.

Front line workers generally considered that the training was well-structured, balanced, interesting and informative. Inevitably, given that individuals had different levels of prior knowledge and objectives for the training, some commented that the training could have been pitched at higher or lower levels, or in more or less detail depending upon their own perspectives. Nevertheless, front line workers generally felt that their own knowledge had been enhanced, along with their ability to support and signpost clients. Most responding to the close of programme online surveys felt it probable that they would engage in further financial capability training. This may well be spurred by a sense that public spending cuts will result in the need for front line workers to have a broader set of skills rather than focus on pre-recession specialisms.

End users particularly welcomed the informal, non-threatening and non-judgmental delivery styles, which instilled in them sufficient confidence to talk openly and honestly about financial issues in ways that they hadn't felt able to previously. They particularly valued training on how to compile a budget, explanations of APR, and understanding how to differentiate between priority and non-priority debts. Again, given that the levels of knowledge and circumstances of the end users varied, some felt that the training could have been pitched differently, or that there would have been merit in affording emphasis slightly differently across topic areas, but this is an inevitable outcome of any group training methodology.

Sustainable benefits

A range of sustainable benefits have been achieved through the programme, evidenced from feedback from end users, front line workers, volunteers and bureaux.

After a difficult start, bureaux clearly matured into their financial capability role and most quickly came to value its potential to complement and sustain their core work and embrace the opportunities it presented to really place bureaux on the map within their locality; enhancing their capacity to shape the agendas of other agencies, enter into new partnerships, and bid for/attract new funding in addition to the capacity it created to provide a more rounded, comprehensive service to beneficiaries. Particularly significant benefits for bureaux were: the opportunity to undertake preventative work and, thus provide a more rounded debt and money management offer for clients; the platform MoneyActive created for extending and deepening the bureaux's relationships with partners and associated opportunities for tapping into additional funding; and the opportunity to enhance their understanding of, and reach into, local communities as well as raising the profile of the bureaux generally.

Most end users and front line workers gained in knowledge and confidence following training – a propensity that increased as the programme progressed, and many articulated practical ways in which they have revised their money management practices and attitudes as a result of engaging with MoneyActive. Key here will be the extent to which bureaux have the capacity to engage in longitudinal evaluation of this, and other, financial capability projects in order to establish long-term impact.

86% of volunteers responding to the suite of evaluation online surveys felt that the programme had met their expectations. 59% envisaged being in the same financial capability volunteering role six months after the close of the MoneyActive programme and a further 18% thought that they would continue volunteering, but in a different role. This is encouraging evidence both of the positive experience that MoneyActive offered volunteers, and of the extent to which the programme has brought volunteers in to add to the capacity of bureaux around financial capability.

Continuation

The constricting funding environment has, undoubtedly, undermined bureaux planning for the continuation of financial capability training. The tightening of public expenditure, unfortunately, coincided with a growth in confidence of the bureaux in financial capability delivery and their associated capacity and practical ability to persuade other funders to support it.

The final co-ordinator survey revealed, however, that of the 96 respondents, 72% of bureaux, or bureaux partnerships, intended to continue to provide group financial capability training for front line workers and 86% for end users. 45% stated that they intended to continue one-to-one training. The majority stated that this would be provided both in response to specific requests as well as being actively promoted in the case of group work – although there was slightly less emphasis on 'active promotion'. Continuation of one-to-one support was much less likely to be actively promoted and more likely to be in response to need identified through debt advice work. Around 30% of

respondents who said they would continue with financial capability work said that it would be provided as part of the core service.

The relationship-building potential for bureaux provided by MoneyActive has placed most upon a much better footing for attracting new and different resources in order to support financial capability services. Indeed, a significant number of bureaux could already point to funding allocations or commitments from agencies to resource continued financial capability services.

1. Introduction

1.1 Background

The Nationwide Building Society has made £3m of funding available for a three year project, 'MoneyActive', to enable Citizens Advice bureaux across the United Kingdom to recruit, train and support 1,300 volunteers to deliver financial capability training. The goal was to reach 100,000 people through a mix of training end users directly and training frontline workers.

This is the final report presenting findings from Rocket Science's evaluation of the MoneyActive project, which began in October 2009.

Rocket Science has previously submitted three 'interim' evaluation reports for the MoneyActive project (in December 2009, August 2010 and May 2011), which together provided:

- a description of the rationale and scope of the programme, who it supports and how;
- a comprehensive overview of the performance of the project as a whole against targets up to March 2011;
- a description and review of the mechanisms and materials that have been set in place by Citizens Advice to support grant recipients to deliver their projects;
- analysis of feedback from project-coordinators and volunteers received through focus groups conducted in different locations across the country;
- analysis of feedback on the impact of the training received from volunteers, end users[1] and front line workers[2], elicited through the online survey tools that have been established to gather intelligence on the project an ongoing basis:
  - the volunteer registration survey
  - the volunteer exit survey
  - collated feedback questionnaire responses from end user training sessions
  - collated feedback questionnaires responses from frontline worker training sessions
- a compendium of all of the survey tools employed in the evaluation.

[1] 'End users' are members of the public whose primary purpose in attending training is to enhance their own personal financial capability.
[2] 'Front line workers' are volunteers or members of staff of an organisation that provides services to the public, whose role involves engaging directly with members of the public.

In addition, Rocket Science has produced, and submitted to Citizens Advice, the following analyses:

- a report, submitted in January 2011, of a mid-point survey of volunteers engaged on the MoneyActive programme exploring their reasons for engaging with MoneyActive; the main roles they had fulfilled; what they enjoyed most and least from their experiences of supporting MoneyActive and how far this experience has and/or has potential to, contribute to their aspirations for the future.

- a report, submitted in February 2011, which described the impact of the project on end users and front line workers resulting from the analysis of:
  - feedback forms, which are collated, summarised and entered into an online survey by bureaux volunteers; and
  - telephone interviews with 15 end users and 15 front line workers conducted between two and four months following receipt of training. These telephone interviews enabled Rocket Science to elicit information on practical behavioural changes that have taken place in the way that end users manage their finances, broader impacts upon their general wellbeing, and changes in the way that front line workers provide services to clients.

- a report summarising the outcomes of four focus groups attended by co-ordinators and volunteers in July 2011.

- a report of two focus groups attended by co-ordinators and volunteers in Northern Ireland in October 2011.

1.2 Scope of the report

This final report includes information collected from:

- 1004 responses received to the volunteer registration survey over the three years of the programme.

- 348 responses to an online survey distributed to current MoneyActive volunteers in February 2012.

- 96 responses to an end of project survey sent out to MoneyActive coordinators in February 2012.

- Two focus groups held in Northern Ireland in October 2011: one with volunteers and one with staff involved in the coordination of MoneyActive in Northern Ireland (see Section 4 for details of their roles).

- Focus groups held in London and Leeds in July 2011: two with coordinators and two with volunteers.

- Feedback collected from 2749 sessions delivered to end users over the life of the programme.

- Feedback collected from 812 sessions delivered to frontline workers over the life of the programme.

- Telephone interviews conducted during the final year of the programme with 30 frontline workers and 30 end users, between one and six months after they had attending training.

- Telephone and face-to-face interviews with 15 end users and 25 frontline workers, conducted by MoneyActive volunteers during the final year of the programme. These volunteers had attended a training day on evaluation and interviewing skills run by Rocket Science in October 2011 before carrying out this research.

- Interviews with the MoneyActive Project Manager and Project Coordinator in March 2012.

In the interests of ensuring that this final report reflects all of the key learning gathered throughout the programme period, it draws upon bodies of evidence that have been collected and summarised in previous interim reports.

It should be noted that although Northern Ireland and Scotland Citizens Advice bureaux were integral to the programme as a whole, Rocket Science's involvement in reviewing and evaluating the projects here was less comprehensive than in England and Wales. This is because delivery of the projects in Scotland and Northern Ireland began too far into the programme for Rocket Science to develop the level of insight into the learning gained from programme delivery that we were able to in England and Wales. Although focus groups were held in Northern Ireland and Scotland, only two (one for co-ordinators and one for volunteers held in November 2010) were held in Scotland, and two in Northern Ireland (one for the Regional Co-ordinator, Associate Trainers and Bureaux Managers and one for volunteers held in October 2011). Thus, although we have included summaries of delivery within Scotland and Northern Ireland in Section 6, the key learning recorded within this report is drawn, in the main, from delivery in England and Wales.

1.3 Structure of the report

The report is structured as follows:

Section 2 of the report explores project development and delivery.

Section 3 summarises the evaluation from the perspective of the volunteers.

Section 4 focuses upon impacts and outcomes for service users, volunteers and bureaux.

Section 5 explores financial capability support continuation.

Section 6 explores the delivery arrangements for Northern Ireland and Scotland.

Section 7 summarises the key learning arising from the programme.

2. Project delivery in England and Wales

This section explores the different ways in which the project has been delivered within the participating bureaux. It reviews:

- Performance against committed outputs and outcomes;
- The rationales for bureaux applying to deliver MoneyActive;
- Marketing the training;
- Developing the training;
- Delivering the training; and
- Time and resource implications for paid bureau staff.

2.1 Performance against committed outputs and outcomes

In total, 149 bureaux have been awarded a MoneyActive grant since the programme began in 2009.

In total, 121 projects have been awarded grants within England and Wales since MoneyActive launched in 2009, which gave the project a reach across 40% of the entire Citizens Advice bureaux network in England and Wales.

Most grants were awarded to single bureaux, but some partnership projects were supported with up to five bureaux involved – commonly combinations of financial capability-experienced and non-experienced bureaux.

The value of grant allocated ranged from £1,000 to over £20,000 and amounted, approximately, to £1,000 of grant per volunteer recruited.

MoneyActive had achieved all of the outputs assigned under the programme's key performance indicators by the close of the quarter ending 30th June 2011. This is a significant achievement, given that the project had not been preceded by a pilot phase; rolling out a financial capability project on a nationwide scale with little experience in terms of how to embed financial capability in bureaux, let alone measuring impact, was an ambitious challenge.

The following table summarises the programme outcomes and the percentage by which each target was exceeded, which is considerable in all cases.

Programme Reach	**Volunteers recruited**	**People reached**	**Partner organisations supported**	**Visits to Nationwide-branded money management section of the Citizens Advice Web-site**
Target	1,300	100,000	200	2,000,000
Actual	1,725	204,900	1.230	4,405,000
% Variation	**130%**	**205%**	**615%**	**220%**

The composition of the support sessions, and the number of beneficiaries attending either group or one-to-one sessions is as follows:

Group sessions	Attendees	One-to-one sessions	Estimated reach of front line workers	Total people reached
4.700	57,300	6,300	141,300	204,900

Of the 96 project co-ordinators who responded to the final MoneyActive co-ordinator survey, just under half stated that their bureaux were new to financial capability prior to MoneyActive. A minority of those who had provided financial capability previously had substantial experience and it was generally these bureaux that partnered with others and transferred their experience across.

2.2 Rationale for applying to deliver MoneyActive

Bureaux provided consistent feedback throughout the whole delivery period regarding their rationale for applying to deliver MoneyActive. However, the fallout from the recession brought to the fore during the second half of the delivery period in particular, a heightened need for preventative work and an associated broadening of the group of vulnerable people needing support to include a much wider cohort, suffering crises of confidence and shocks arising from unforeseen redundancy. In addition to what became a core need around coping with the impact of the recession, other reasons for applying may be summarised as the perceived opportunity to:

- adopt a proactive, preventative approach to building financial capability, rather than reacting to individual crisis circumstances brought about by indebtedness, or an opportunity to place limited preventative work that had been possible in the past, on a firmer footing. e.g some bureaux had previously been providing a little ad hoc financial capability support - essentially trying to squeeze it in with debt advice work;

- replace previous financial capability funding. Some bureaux had provided financial capability prior to MoneyActive and then ran out of funding. The previous work had created a demand that could no longer meet, which was unfortunate because the previous work had generated a significantly greater awareness of money management issues throughout the community. MoneyActive provided an opportunity to re-establish this service;

- enable the employment of co-ordinators – a dedicated resource to really develop and drive forward preventative work;

- scale up and broaden out existing financial capability activity generally, and extend the bureaux's reach into a wider geographical area;

- develop and extend in-house financial capability skills and roll this out across the bureaux;

- halt, or at least slow, the 'revolving door' of debt clients constantly returning for CAB support. It was hoped that financial capability support allied to debt advice would enable them to make the shifts required in order to manage their circumstances;

- engage in different, more constructive and imaginative ways with end users;

- take the pressure off debt advice workers by supplementing their support with allied preventative work. e.g. Some bureaux made it mandatory for debt advice clients to avail themselves of financial capability support. The general consensus, initially, was that clients should be strongly advised, but not compelled to have financial capability support alongside debt advice. There was clear evidence, however, as the programme progressed that bureaux were increasingly adopting a harder line with clients, including requiring that people receive financial capability support prior to receiving a second debt advice session;

- re-visit previous financial capability delivery models and address some of the struggles that had thwarted success in the past, including new end-user and volunteer engagement methods;

- respond to new demands upon the bureaux service. e.g some bureaux had developed relationships with the Probation Service, with adjacent garrisons or other large institutions, which had previously requested financial capability (as distinct from debt advice) support from bureaux for end users, which was beyond the resource capabilities of most bureaux. MoneyActive provided an opportunity to finance this;

- give volunteers already working within the bureau a chance to branch into a new area of work;

- provide volunteers with exiting Curriculum Vitae-building knowledge, skills and attributes that would support their routes into new jobs and careers should they so wish;

- share learning across bureaux, with those more experienced in financial capability transferring insights to those with limited or no experience on 'what works well' with regard, in particular, to reaching learners, delivering sessions and relationship-building with partners;

- build partnerships with new organisations with complementary objectives, reach deeper into target communities and raise the profile of the bureaux generally;

- open up the bureaux, enlighten communities about the breadth of services provided and convey flexibilities within the service that the public don't generally recognise/perceive;

- raise awareness about the importance of financial capability, setting it more firmly on the horizons of funders and policy makers as well as bringing it to the attention of individual members of the public; and

- prepare for the possibility of financial capability becoming mandatory for bureaux.

Recognising that there is a shortage of funding available to support financial capability work, concern was expressed by some that this programme could raise expectations amongst clients, only for their trust and relationships with bureaux to come crashing down when the programme ends. In short, it was clearly the aspiration of many that MoneyActive would pump-prime partnership development activity that would enable financial capability support to continue post programme cessation.

Most bureaux had heard about the programme through Citizens Advice funding updates and general marketing of MoneyActive. Some had also been alerted to it through their Regional Financial Capability Forum or a neighbouring bureau.

2.3 Marketing the training

It was universally agreed that effective marketing of the training is key and critical to the success of the project in terms of engaging with clients (front line workers and end users); effectively reaching into vulnerable or remote communities that tend to be most distant from core service provision and getting the projects off the ground in the timely way required in order to achieve committed outputs and outcomes.

Good marketing also paid dividends in terms of placing the bureau and the project 'on the map' from the perspective of future clients. It was clear that the profile of financial capability training, and the breadth and maturity of the relationships that had been built between the MoneyActive projects that had been running the longest and client feeder/partner agencies, had increased substantially since the programme began. By the close of the programme, the longest established projects were commonly being approached for training rather than needing to actively promote the service.

Bureaux approached marketing in a range of ways. The most effective included:

- Approaching organisations with which bureaux have already established successful working relationships with a view to either providing financial capability training for their staff and/or harnessing these organisations as potential access routes to their clients.

- Connecting with the right individuals within those organisations, notably the key decision makers, those responsible for developing partnerships and, ideally, those with the time to facilitate the necessary connections and make things happen. One bureau quoted an example of an excellent connection that had been created with customer advisers within 'Opportunity Clubs', who had a role and an interest in connecting up their organisation with other partner agencies and connecting their users into new and different types of support. Another involved attendance at partners' marketing events, taking an opportunity to showcase MoneyActive alongside other services.

- Approaches to schools, colleges (commonly Student Welfare Officers) and youth leaders has proved particularly effective for many bureaux both in terms of their potential to create connections with large cohorts of young people, but also within the context of the potential to prepare the ground for delivery further down the line with parents. Similarly, connecting with well-established Children's Centres, Homestart, Sure Start and agencies supporting older people, access to employment, mental health and drug rehabilitation and Black and Asian Minority Groups had generally

proved very successful. Bureaux had experienced patchier success with local authorities, Registered Social Landlords and more newly-established Children's Centres. Essentially, much depended upon the accessibility, commitment and co-operation of the key contact, irrespective of the nature of the organisation.

- Piggybacking meetings of existing groups rather than trying to create new ones saved a great deal of time and resources (eg. seeking out appropriate venues) and maximised the chances of clients attending training – 'no shows' being a frustrating but inevitable challenge, particularly in the delivery of training to end users. Offering to provide training to front line workers as part of a regular meeting, such as a weekly team review meeting, had also proved successful in that it avoided presenting a further burden upon the organisation's time. Also, in terms of end user training, dropping in to provide taster sessions to existing groups prior to delivering a full financial capability training session had proved helpful in terms of familiarising the group with both the training and the trainer. The relationships that developed between the end users and the trainer as a result of that initial taster improved the chances of end users actually attending the full MoneyActive training sessions.

- Raising awareness of MoneyActive within their own bureau, briefing both staff and volunteers about its scope and, importantly, its potential to ease the burden/free up time from debt advice teams had proved effective in developing a marketing base.

Although poster advertising was found generally to be ineffective, advertising through partners' newsletters and communication channels did work, with the partners' reputation and service quality adding credibility to the MoneyActive service. Similarly, bureaux have found the distribution of marketing surveys and introductory letters and flyers to community groups within the bureaux's geographical reach to be effective if followed up by telephone calls and offers of more detailed briefings, and discussion on the topics and training approaches that would best suit clients' needs.

In terms of who actually undertakes the marketing and how, this depended not only upon the delivery models adopted by the various bureaux, but also the level of resource available therein. The larger projects had greater scope to deploy volunteers onto project marketing efforts alongside core financial capacity training roles, but this generally fell to the coordinator or bureaux manager in the case of smaller projects. As the projects became more mature, particularly those receiving larger grants, responsibility for different aspects of marketing tended to be allocated across bureau staff, with managers commonly raising awareness amongst senior level staff in partner organisations; MoneyActive co-ordinators actively engaging with key relationship-building staff within front line worker organisations or groups that already support target beneficiaries; and volunteers producing publicity materials and mapping prospective organisations with which to engage.

Interestingly, when MoneyActive commenced delivery, bureaux discovered very quickly that engaging with front line workers both to provide training for them directly and use them as feeder routes to end users was far more effective as a client engagement mechanism than approaching end users directly. As the programme delivery period progressed, although delivery to front line workers continued - with success stories including training of Homestart volunteers, a variety of local authority service staff from trading standards, housing officers, illegal money-lending teams right through to financial

inclusion coordinators – for many bureaux, access and delivery to front line workers had become increasingly challenging. There developed a much greater tendency as time progressed, for front line workers to be too preoccupied with issues connected with the constricting funding environment and the basic need to sustain their services to afford the time to attend training. This situation was exacerbated by the shedding of front line workers from community and charitable organisations in particular.

As part of the close-of-programme co-ordinator survey, bureaux were asked to estimate the percentage of potential trainees who did not attend pre-arranged group or training sessions. The following table presents the results for bureaux that responded to this question.

Group Sessions				
Percentage of 'no-shows'	**Below 5%**	**5% – 20%**	**21% - 50%**	**Over 50%**
Front Line Workers	31	18	4	
End Users	11	20	17	11
One-to-Ones				
End Users	16	17	8	8

It is clear that end-users had a much higher non-attendance rate than front line workers and that this trend was more prevalent with group sessions than one-to-one meetings. A number of bureaux attributed end user non-attendance with chaotic lifestyles or difficulties in juggling personal caring commitments with financial capability support.

2.4 Developing the training

There was a general consensus that there is a need to invest comprehensively in the design and development of training. Pitching the training at the right level for the client and the success of the training in terms of maximising benefit for beneficiaries was dependent upon a high level of customisation to clients' needs in terms of the adaptation of materials, methods, the timing of delivery and duration of the sessions. This was achieved in a number of ways. The most common approach was through thorough briefings with the broker organisation contact lead in order to explore needs and aspirations. Bringing along a 'menu' or pick-list of potential topics and course materials had proved a useful prompt to these discussions, providing the organisation contact with an opportunity to consider a range of possible approaches and advise which represented the best match with the groups' needs. With regard to front line worker training, some bureaux took this a step further by observing staff at work and discovering what their day to day tasks and responsibilities were; gaining a first hand insight into their support needs and the ways in which MoneyActive training could be tailored in order to address them.

As a result of increasing visibility as the programme progressed, bureaux responded increasingly to direct approaches from organisations to design and deliver financial capability training as one element of a wider package of support. For example, regular requests were being received by one bureau to provide training to groups of 17 or 18

people as part of a wider package of support provided through a Foyer project. In such cases, the financial capability training needed to be tailored in order to complement and supplement the other training elements.

In terms of sourcing materials for the training, nearly all bureaux attending the focus groups in England stated that they had drawn upon the resources available on CABLink, selecting those that were most appropriate to the groups they were training. Projects that had delivered financial capability training prior to MoneyActive, drew also upon their existing stock of materials. Some mentioned the 'training materials exchanges' facilitated by the Regional Financial Capability Forums as being very helpful.

Provided resources permitted this, bureaux frequently took the opportunity to introduce the volunteer trainer to the contact within the front line worker organisation/broker organisation prior to the training (ideally, this would be a characteristic of the whole development process with the client or broker organisation) in order to give volunteers an insight into the groups they would be supporting, over and above the briefings provided by the MoneyActive coordinator. This was a particular benefit when the trainees were from challenging groups such as young job seekers or distressed vulnerable adults from mental health support groups; instances which require of the volunteer high level negotiation and mediation skills.

2.5 Delivering the training

2.5.1 What are the key ingredients for success?

Bureaux articulated a number of key ingredients of a successful training session, which are summarised below:

- There was a general consensus that for both front line workers and end users, dry 'chalk and talk' methods should be avoided and that training worked well where projects made the most of opportunities for variety in styles and introducing fun interactive activities and techniques, such as quizzes, to gain and maintain attention.
- The use of icebreakers at the start of training gets trainees engaged and enthusiastic at the outset.
- The opportunity to work in pairs was particularly appreciated by some end users; particularly those most lacking in confidence. Discussing their issues with a peer proved motivating and helped to overcome the isolation they felt, arising from their financial worries.
- Topics that were particularly welcomed by end users were budgeting, using credit, bank accounts, tax-related matters, understanding your wage slip and National Insurance.

Delivery of training by volunteers in pairs was widely acknowledged as good practice, ideally combining volunteers with different levels of experience – providing an opportunity for the transfer of learning and development from the more to the less experienced volunteer. Pairing up volunteers with different and complementary skills, knowledge and personalities also worked well. An added benefit of training in pairs was its potential contribution to the basic health and safety of volunteers; there being an inbuilt opportunity here for each to observe the other and bear witness to any incidents that might occur.

2.5.2 Delivery models

Although one-to-one support was eligible under MoneyActive and is suited to those volunteers whose strengths and preferences focus on working with people on an individual basis, group sessions formed the bulk of the MoneyActive portfolio and are strongly favoured by the MoneyActive project team in order to maximise the greatest reach into target communities in return for the resource available. Bureau that provided one-to-one sessions usually linked these with debt advice sessions, offering financial capability training to clients who have visited the bureau for debt advice.

The general concensus expressed by co-ordinators at the close of the programme was that, ideally, a mix of one-to-one and group sessions worked best. This enabled bureaux to accommodate the learning preferences of those who were reticent about rehearsing personal financial experiences with peers, or who just preferred a more personal approach, as well as those who excelled in a collective environment and welcomed the associated opportunities to exchange discussion with others on issues that potentially reflected their own situations. From the perspective of instilling creativity and interest into delivery, it was felt that group sessions enabled the incorporation of fun and stimulating activities; optimising the retention of beneficiaries' attention throughout the session.

Some bureaux have developed some quite sophisticated training approaches during the course of the MoneyActive operational period. One bureau has developed three levels of financial capability support, each being targeted at beneficiaries with different levels of core need. Level 1 is targeted at those whose capabilities are highest; the rule of thumb being ability to support their own progression by working independently through the Money Advice Service guides. Level 2 is targeted at more vulnerable communities and Level 3, at the most vulnerable.

It was felt that the duration of each training session should accommodate the wider responsibilities of the beneficiaries and various calls on their time. It was generally considered that shorter, sharper sessions (typically between two and four sessions of up to two hours in duration, each building upon the last) worked well for end users. However, some vulnerable groups, such as those recovering from mental illness, required shorter sessions. Front line workers tended to prefer longer sessions (up to six hours) which collapsed all the learning into a single training day. A notable exception to this is the example quoted above, whereby front line workers received four full days of training.

Bureaux have developed really innovative and creative training modules, which have, increasingly been shared on CABLink. It became clear by the close of the programme, that there was a much greater propensity for bureaux to access CAbLink materials; spurred partly by Citizens Advice central MoneyActive project management team to enhance their accessibility and provide more variety over time.

2.5.3 Quality control

Ensuring that training is delivered to a high quality standard is essential. Ways in which bureaux have incorporated quality control into delivery include:

- Retaining ultimate responsibility for training design with the coordinators;

- Ensuring that coordinators read through the final training script, particularly where volunteers have been involved in tweaking specific elements for different audiences and that they observe training sessions to ensure that they are clear, accessible and keep within appropriate boundaries in terms of the range and nature of support provided;

- Establishing a system whereby trainers working in pairs evaluate each others' performance;

- Obtain feedback from agencies supported, encouraging honesty and constructive criticism.

Bureaux were also able to reference materials available through CABLink that provided advice on quality control.

2.5.4 Beneficiary groups

A range of groups of end users have benefited from the training. These include:

- young, vulnerable people in temporary accommodation
- homeless people
- carers
- older people
- employees facing redundancy
- young mothers and parents with families
- clients of disability support charities
- ethnic community groups
- people with learning difficulties
- domestic violence victims
- mental health service users
- substance abuse rehabilitation service users
- Registered Social Landlord tenants
- offenders and ex-offenders
- school and college students
- military and ex-military
- CAB core service clients

Volunteers were particularly enthusiastic about work with schools, with many believing that training young people to manage their money before they get into debt is the most effective way to target financial capability support. They were also enthused about the potential to train older pupils to mentor younger counterparts, considering that this was not only a learning and developmental opportunity for the older student, but that messages imparted by a young person can often be more willingly taken on board than 'preaching' from an adult.

A range of groups of front line workers have benefited from the training. These include:

- tenant advisors within housing associations

- parent support advisors in schools
- children's centre workers
- Connexions advisors
- Care workers supporting disabled people
- Care workers supporting people with mental health problems
- Age Concern volunteers
- local authority staff from a range of service areas including trading standards, housing departments, illegal money-lending teams, extended schools coordinators and financial inclusion coordinators.

2.6 Time and resource requirements for bureaux

It has been clear since MoneyActive delivery commenced that the demands upon bureaux staff have been far in excess of that originally envisaged by bureaux. Aside from undertaking core project delivery tasks (recruiting and training volunteers; negotiating with trainee recipient and broker organisations; and designing, delivering, monitoring and evaluating the training) the administrative burden that accompanies the project is considerable. This includes grappling with the logistics of balancing the availability of beneficiaries with that of the volunteers, identifying and booking venues and observing delivery quality.

Bureaux have struggled to precisely define the time and resource requirements of MoneyActive. A general consensus articulated through the evaluation focus groups conducted during the course of the programme, was that it is 'too much'. The small projects in particular, struggled with the scale of resource required:

"For £2,000 it is an awful lot of work – setting up a new project requires a lot of nurturing, especially as clients are generally not willing participants and, as a manager, I am slightly regretting our involvement. There is a lot of reporting, training, researching training materials, systems set up and supervision – whether 10 volunteers are 2 volunteers – it's almost as much work". And then, albeit a slightly different point… "The volunteer with no prior CAB experience isn't really up to doing the personalised financial capability work that clients need – the training isn't enough".

Although the estimation of the precise level of resource required is difficult to quantify – this being contingent upon the nature and complexity of the target group and circumstantial factors such as travel time for planning delivery with the client – some bureaux did venture estimates of time in the region of 20 hours for preparing and piloting training materials for a specific session.

Bureaux in receipt of larger grants were undoubtedly more able to cope with the scale of resource required in order to manage and deliver MoneyActive than their smaller counterparts. This is partly because they had the capacity to recruit larger number of volunteers and deploy them in roles other than in the delivery of training; notably, providing administration and project promotion support. However, irrespective of the scale of the grant, there is a consensus that delivering MoneyActive has resulted in the commitment of a level of resource from bureaux which is between 150% and 300% in excess of that originally anticipated. e.g. One coordinator said she was funded to work nine hours per week, but this translated to nearer 30 in practise. Some bureaux have

stated that they would have been disinclined to apply to deliver MoneyActive had they had prior knowledge of this.

Many bureau felt that the funding provided for co-ordinators was key and critical to the project working, particularly for the smaller bureaux. Connected to this, bureaux coordinators expressed a clear recognition that the expectations upon volunteers in the delivery of MoneyActive were significant, given that there is, by definition, no remuneration for what is a very demanding set of tasks. The training expectations, particularly in terms of the rigours of presenting to large groups, some of whom were difficult to engage and manage, were daunting to many. As a result, bureaux tended to do as much as possible to reduce the burden placed upon volunteer trainers. For example, some coordinators recognised that writing up and completing the session evaluation process - essential parts of continuous learning for the bureau as well as generating materials for the evaluation – was often 'a bridge too far' for volunteers, resulting in more responsibility falling to coordinators.

3. Volunteers

This section explores:

- The profile of volunteers,
- Volunteer recruitment and induction,
- Delivery - including the roles of volunteers in MoneyActive, and the time committed to the project,
- Training and support, both from national Citizens Advice and from bureaux.

It draws upon:

- 1004 responses to the volunteer registration survey, representing 58% of the 1725 total MoneyActive volunteers recruited over the three years.
- 348 responses to the final volunteer survey, which was live during February and March 2012. As at the end of March there were 742 volunteers working on MoneyActive, making the response rate to this survey approximately 47%. This is a very good response rate, and higher than that for last year's mid-point survey (39%). The vast majority of these responses were from England and Wales, with only 11 responses received from Scotland and 7 from Northern Ireland.

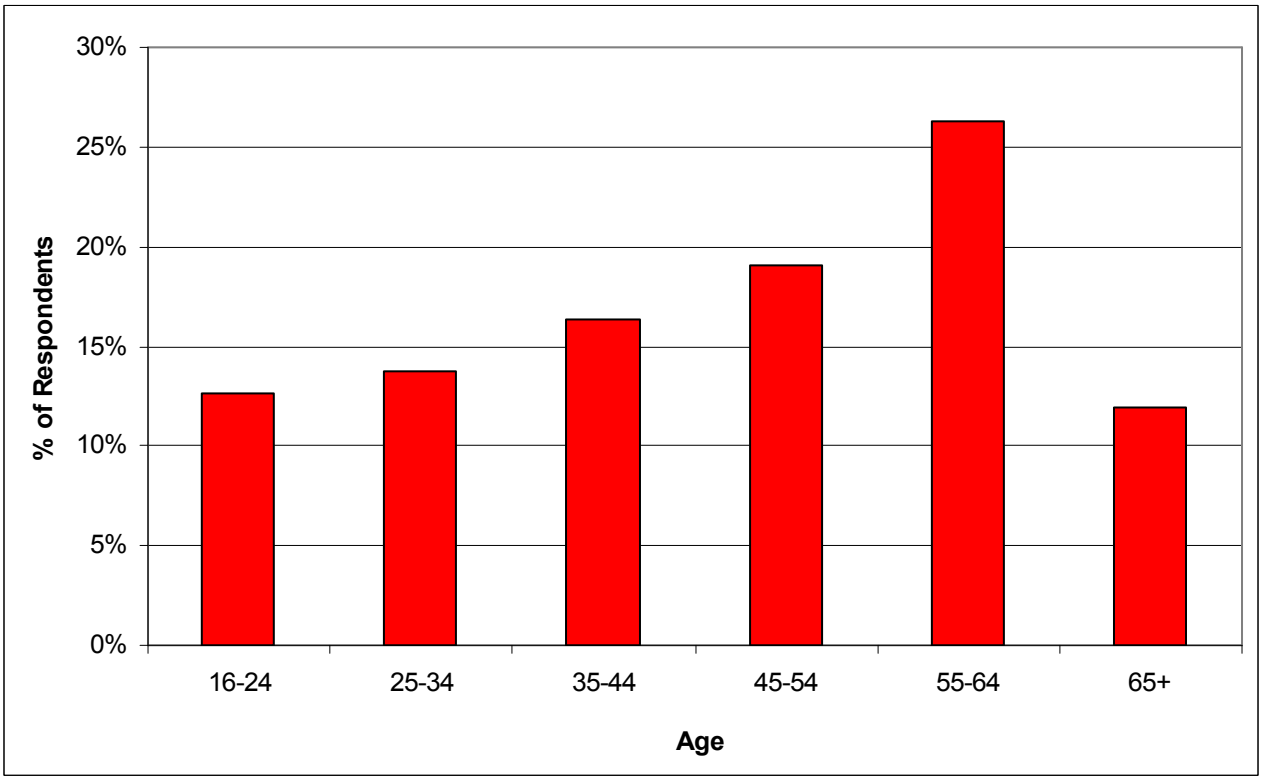
3.1 Profile of volunteers

Based on over 1000 responses to the volunteer registration survey received since the programme began, the following volunteer profile emerges:

- 60% of volunteers are female. This percentage has remained constant since May 2011's interim report.
- The majority (57%) of volunteers are over the age of 45, with just over a quarter of those being aged between 55 and 64. The percentage of volunteers aged 16-24 remained at 13% (see Figure 1 below).

- 78% of volunteers are white British, down slightly from 80% in May 2011. "Any other white background", "White Irish" and "Black or Black British: African" are the next largest groups of volunteers, each constituting 4% of volunteers.
- 83% of volunteers are qualified to A-level standard (or equivalent) or above, up slightly from 81%. 55% of volunteers are qualified to degree level (NVQ Level 5) or above.
- 13% of volunteers have a disability or long term illness, up from10% in the previous interim report.

Figure 1: Age of volunteers



3.1.1 Comparison with CAB volunteer profile

The MoneyActive volunteer profile is significantly different from CAB volunteer profile, as recorded in the 2010/11 Bureaux Characteristics survey, in two key respects:

- There is a higher percentage of male volunteers on the Money Active project (33% male across CAB volunteers; 40% male MoneyActive volunteers).
- MoneyActive volunteers are younger (43% are under 45 within MoneyActive as opposed to 30% across CAB).

In addition, the data suggests that a higher number of MoneyActive volunteers are disabled or have a long term illness (13% MoneyActive; 7% across bureaux volunteers), however the CAB statistics do not explicitly include "long term illness" in the disability category, therefore a direct comparison is not possible.

There appears to be little difference in the ethnic diversity of CAB and MoneyActive volunteers, however, with 89% of bureaux volunteers identifying as "white", and 86% of MoneyActive volunteers selecting "white British", "white Irish" or "any other white background".

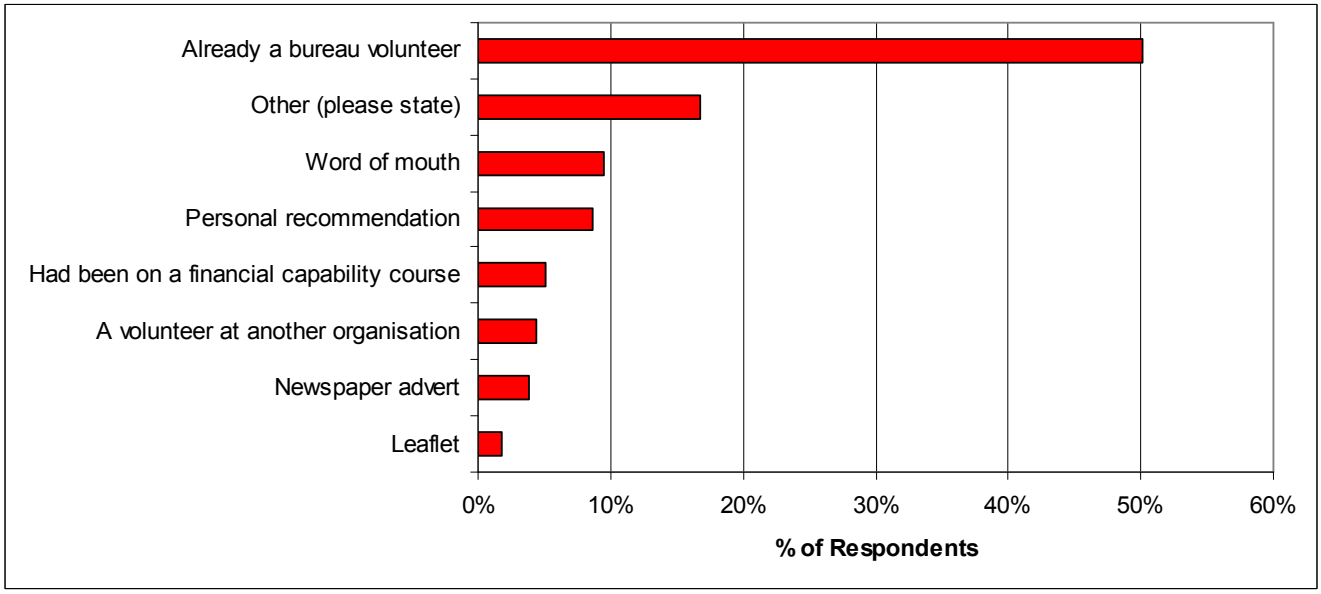
3.2 Recruitment and Induction

3.2.1 Finding out about the MoneyActive project

Volunteers responding to the online registration survey were asked to say how they found out about MoneyActive. They could select as many options as were applicable, however nearly all selected one (1004 volunteers completed the survey, and there were 1008 responses to this question). Exactly half of those who responded already volunteered at a bureau. 17% of respondents selected 'other', most commonly stating that they were asked to join the project after contacting CAB or a local voluntary service to enquire about available volunteering opportunities. Another common source listed under "other" was internet advertisements.

Informal networks were the next most effective way of spreading awareness, with word of mouth and personal recommendations each accounting for 9% of responses. The results are set out in Figure 2 below.

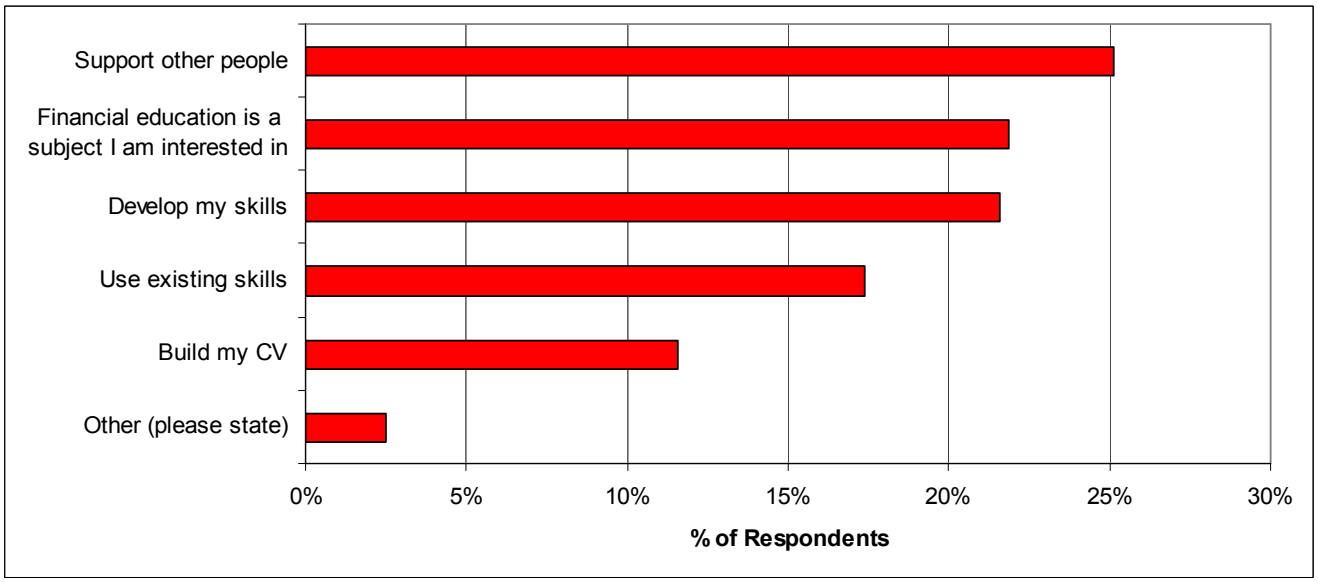
Figure 2: How did you find out about the MoneyActive project?



3.2.2 Motivations for volunteering

The registration survey also asked volunteers why they had decided to volunteer for MoneyActive. Again, they could select all options that applied. The results are set out in Figure 3 below.

Figure 3: Why did you become a MoneyActive volunteer?



A quarter of volunteers became MoneyActive volunteers due to the opportunity it presented to support other people. Focus groups throughout the course of the programme (and reported in previous evaluation updates) have repeatedly fed back that the kind of support provided by MoneyActive is particularly attractive to volunteers because it focuses on preventative, rather than reactive, support.

22% saw taking part in the programme as a valuable opportunity to develop their skills, with a further 12% considering it a chance to build upon their CV. Other reasons included:

> ***"[I] wanted to give some time to the community."***
>
> ***"[I] wanted to do more voluntary work in a different setting from my current one, which is counselling."***
>
> ***"I feel very strongly that this is an extremely worth while project."***

3.3 Delivery

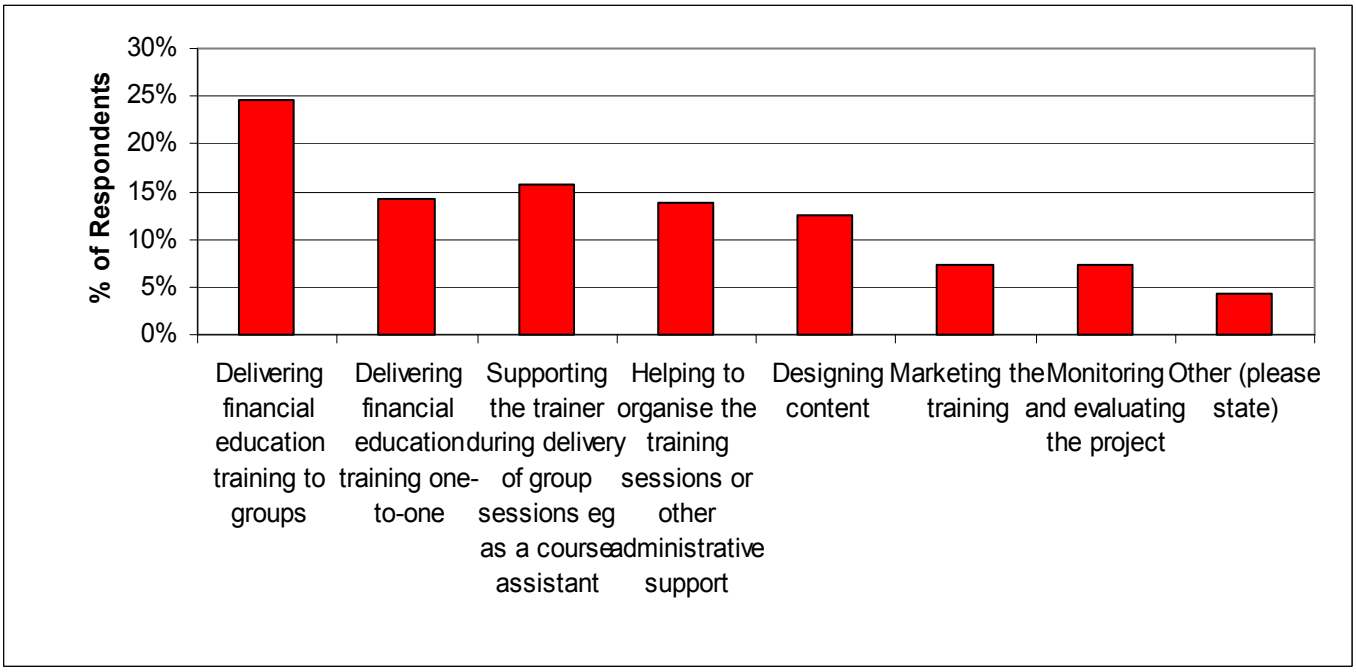
3.3.1 The roles of volunteers

Volunteer roles vary between projects. Broadly speaking, volunteers carry out one or more of the following four activities:

- delivering the training, to groups and/or in one-to-one sessions
- preparing training materials
- marketing the training
- providing administrative support.

When asked what roles they were carrying out as a MoneyActive volunteer, 58% of respondents to the final volunteer survey reported that they had delivered financial training to groups, which was very similar to the mid-point survey where 60% had delivered training to a group. The number of volunteers who delivered training one-to-one however has increased from a quarter to 34% in the final volunteer survey. 38% had supported a trainer during delivery of a group session, with a further 33% organise a session. The number of volunteers designing content had decreased very slightly from the mid-point survey, falling from a third to 30%. Similarly the number of volunteers involved in marketing slightly decreased from over a fifth to 18% (see Figure 4 below.)

Figure 4: What have you been doing as a MoneyActive volunteer?



Other activities carried out by volunteers included:

> ***"Coordinating recruitment of new volunteers"***
>
> ***"Financial Capability Assistant delivering basic money management training to Housing Association tenants in order to equip them with the knowledge & skills needed to make better informed financial decisions & avoid getting into debt."***
>
> ***"Training trainers, supporting other staff and transporting equipment."***

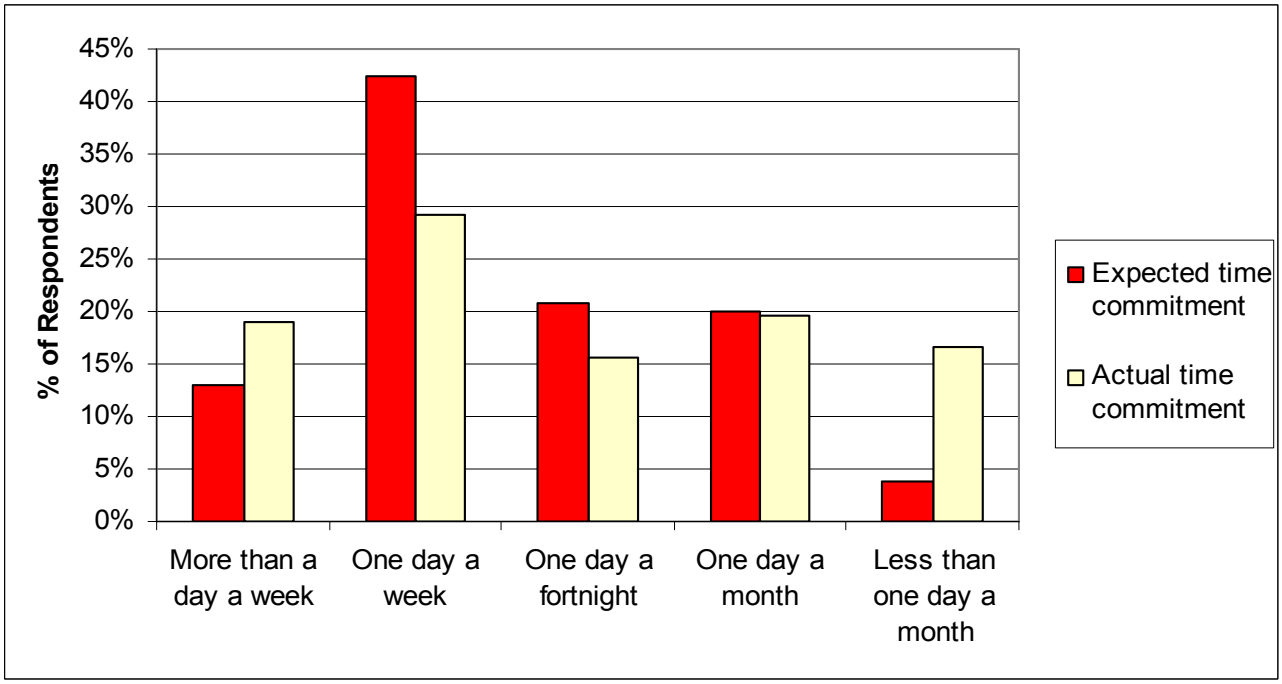
63% of volunteers consider their main role to be delivering training. Of these, 54% co-tutor, 32% deliver training on their own, and 15% work with a course assistant.

3.3.2 Time commitment

When joining the project, the largest proportion of volunteers responding to the final volunteer survey (42%) expected to commit one day per week to MoneyActive. In fact, only 29% spent this amount of time on the project. Almost a fifth of volunteers are

spending more than one day a week on the project, compared to only 13% who expected this to be the case. At the other end of the scale, only 4% expected to be committing less than one day a month, but in reality 17% are finding this to be the case.

Figure 5: How much time do you expect to commit to the project? How much time have you actually spent on the project?



3.4 Training and support

This section looks at the training and support provided for new volunteers by bureaux and by Citizens Advice nationally.

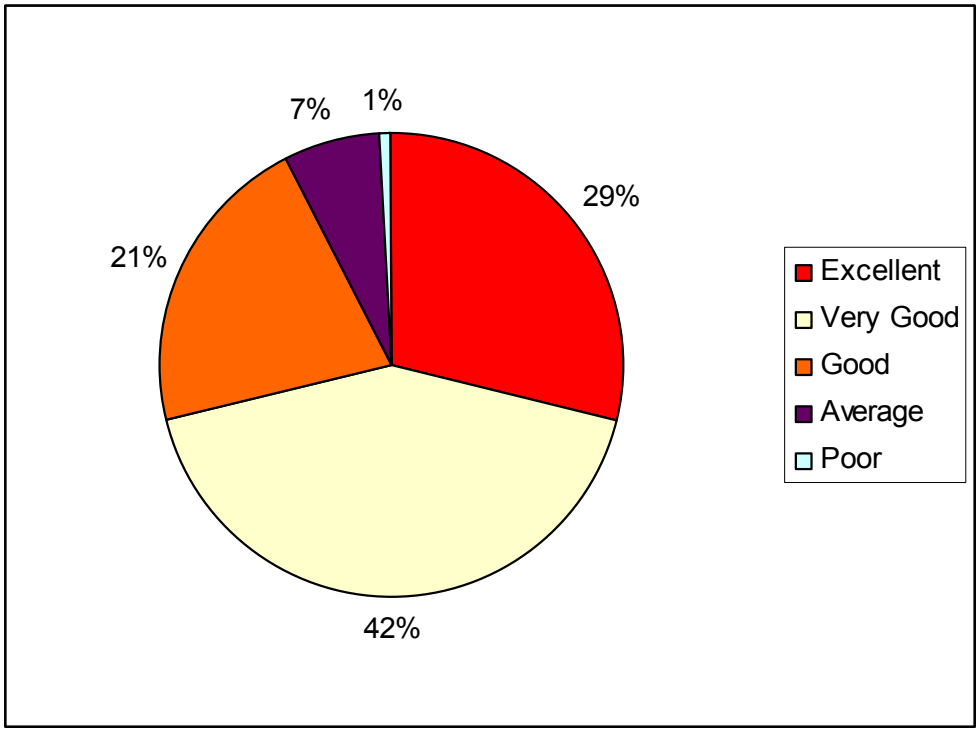
3.4.1 Local bureau training and support

As has been discussed in previous reports, the amount and types of training and support offered to MoneyActive volunteers varies between bureaux. Many volunteers reported in the final volunteer survey that they had been offered constructive training opportunities and had positive experiences of these. Around a fifth mentioned that they had been given opportunities to shadow trainers delivering sessions. Other training received included one-to-one sessions with a supervisor, in-bureau training courses, and sessions with money advice workers within the bureau.

The majority of respondents (71%) rated their in-bureaux training as "very good" or "excellent"(Figure 6). A few respondents however, mentioned a lack, or absence, of such opportunities in their particular bureau. A small number of volunteers mentioned that they would prefer the training to have been more relevant for their particular role, whether that was presenting, marketing or course content design. One volunteer

suggested it might be more inviting if the training was accredited. It is clear, however, that as the programme progressed, more volunteers were trained to PTLLS standard.

Figure 6: Please rate the in-bureau training you received



Comments on the in-bureau training included:

> ***"The training I have received was very good and I was allowed to learn at a speed that was appropriate to my own needs."***

> ***"I was made to feel welcome by everyone. Many people offered advice as well as [the] trainers."***

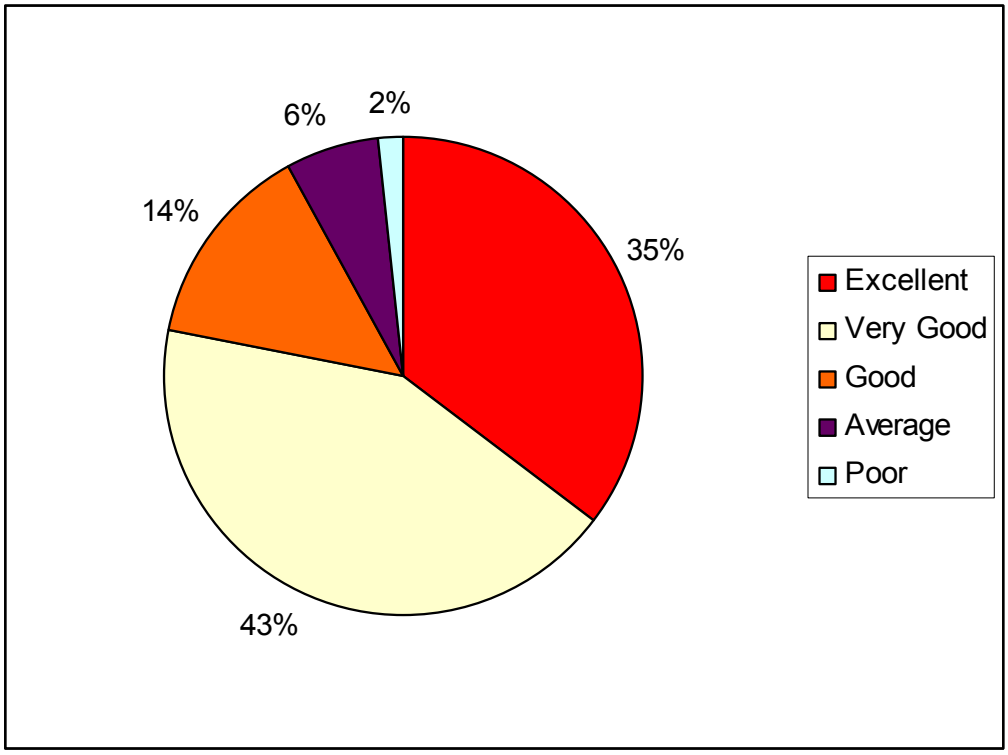
Some volunteers made suggestions on what could have improved their training overall. The most common suggestions included offering training which was specifically related to marketing, providing basic IT/power-point tutorials to those who needed them, and providing the opportunity for feedback and follow-up sessions which could help re-enforce what was learnt. Other suggestions included:

> ***"The financial training was given to groups that can be difficult to handle… more of an emphasis upon how to handle difficult scenarios regarding this would have been useful."***

> ***"I am also completing my generalist advice training - it would be good if some of the transferable competencies were formally recognised for [the] Adviser's certificate. It sometimes felt like I was pulling in two opposite directions (for my time)."***

Respondents were also pleased with the on-going support they had received from their bureau: 78% rated the support as very good or excellent (Figure 7).

Figure 7: Please rate the on-going support you receive from your bureau



Comments on the support from bureaux were largely positive, with many volunteers reporting regular meetings and catch-up sessions. Several noted that support was available to them whenever they needed it.

> ***"We have regular meetings, both of the promotion team and the full MoneyActive team. These are very helpful for me, catching up with what other members of the team are doing and coordinating our different contributions to the project. It is also very rewarding seeing the outcomes of our promotional work - e.g. the running of courses, the take up of one-to-one sessions etc."***
>
> ***"I have found that in the bureau there is a very strong teamwork ethic where information sharing and mutual support are very much the culture."***

However, a very small minority of respondents commented that the quality of the ongoing support ***"depended very much on who was leading [the project in the bureau]"***.

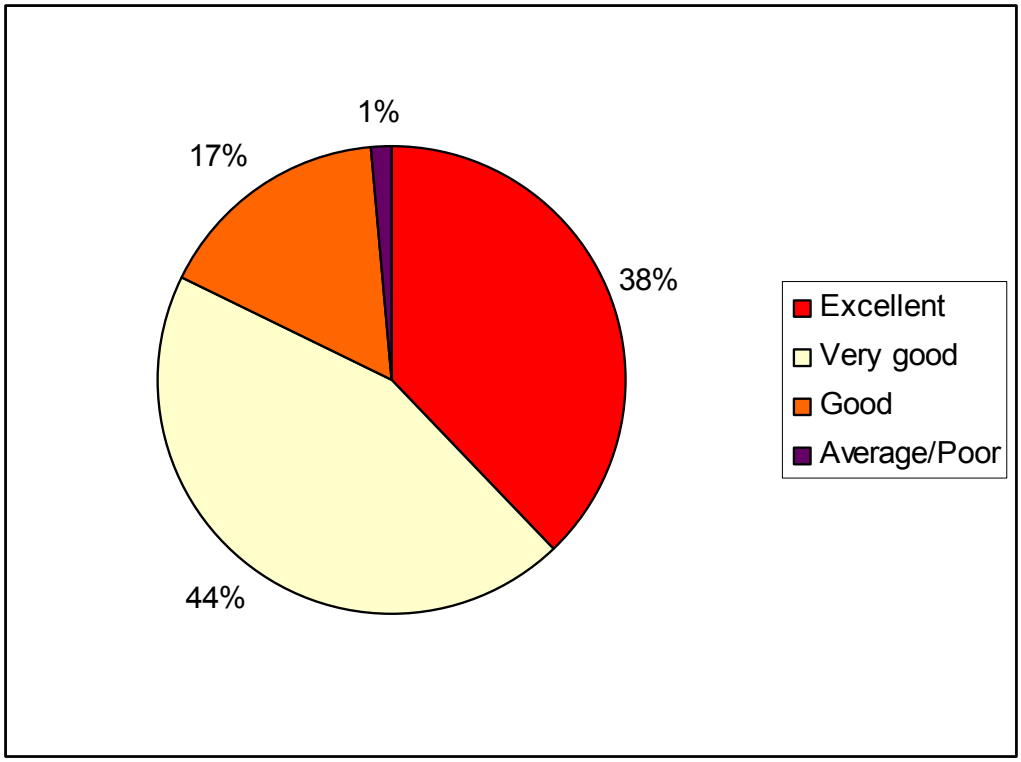
3.4.2 National Citizens Advice training and support

Two-day training course

76% of those who responded to the final volunteer survey had been on the Citizens Advice training skills course for the MoneyActive project. The majority of respondents who attended (82%) rated it as very good or excellent (Figure 8 below). Comments, where given, were largely positive, with many using the opportunity to commend the tutor's abilities.

> ***"The tutor... was fantastic; she made me feel confident and comfortable, whereas I had started the course very unsure and nervous."***

Figure 8: Please rate the training skills course for the MoneyActive project



Other comments included:

> ***"A great opportunity to meet like minded people form all aspects of the FP programme."***

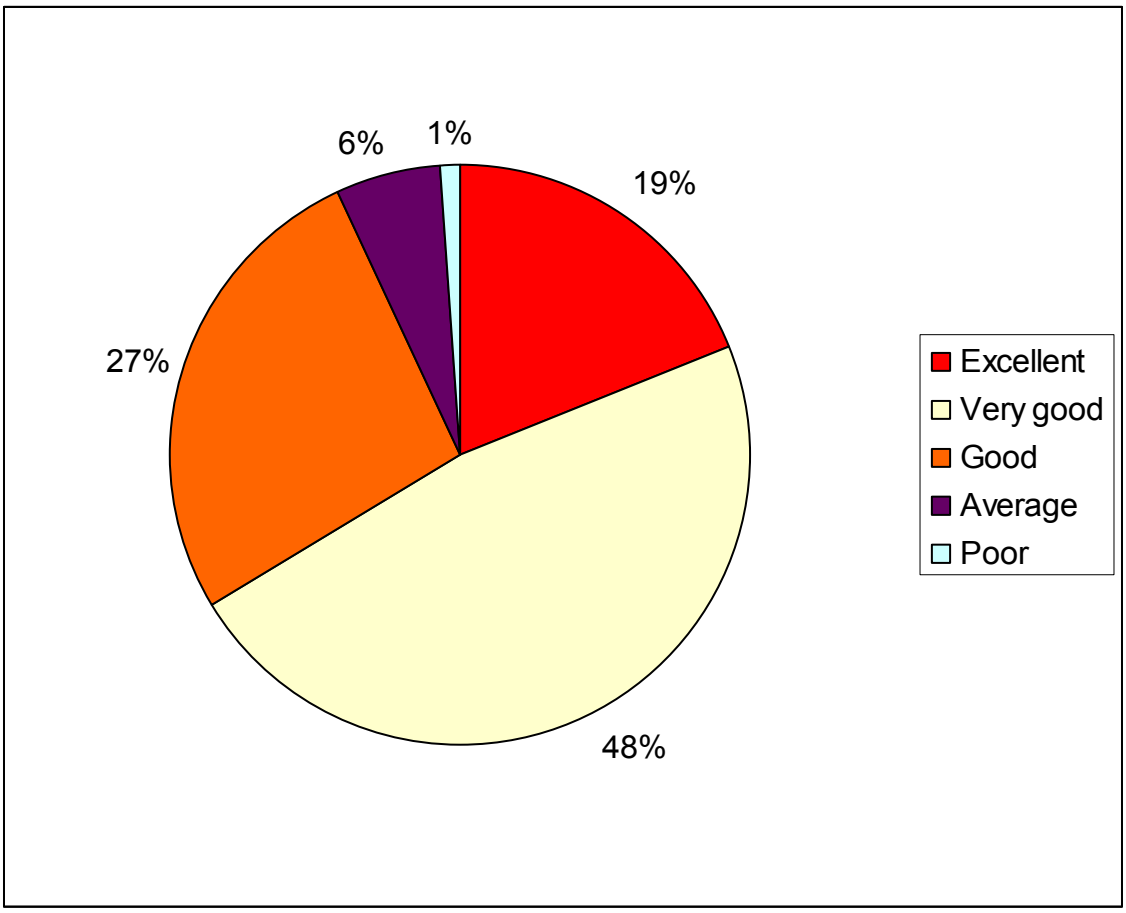
> ***"Best thing was meeting a highly varied group of volunteers from different bureaux."***

> ***"The delegates had very different experiences which the course did not take into consideration, therefore some content not relevant as it is pitched at people with no training experience."***

Training materials for delivery

The 63% of respondents to the final volunteer survey who reported that their main role in MoneyActive was to deliver training were asked about the materials provided by Citizens Advice on the CABlink website. 88% had used these materials. Of those who had used them, 67% found the materials very good or excellent. At the time of May 2011's interim report, the figure was 57%, suggesting that efforts to improve the organisation and content of the training materials have been successful. Only 1%, or 2 people, found the materials poor (Figure 8). Further to the recommendations in a previous Rocket Science interim report, Citizens Advice had called together a review group in September 2011, which resulted in an overhaul of all materials. Clearly this had been effective from the viewpoint of users.

Figure 8: How useful did you find the training materials?



The 12% of volunteers who had not used CABlink training materials in the delivery of sessions were asked why. Typical responses included:

> ***"We preferred our own since we were only intending to deliver to senior school pupils on the horrors of debt and debt avoidance."***

> ***"When we started there was very little available so we developed our own."***

"There are no computers available for presentations in the places I go."

"We have had to adjust the materials for nearly every different group because of age, ability etc."

While the general feeling among was that the materials on CABlink provided an invaluable 'bank' of ideas and resources, suggestions for improvement were made. For example, several people commented that the materials need to be more regularly checked and updated. Another need frequently expressed was for materials to be more flexible. Ideas for basic lesson plans and games which could be adapted for different audiences would be welcomed, and one respondent suggested that booklets should be available in an adaptable format as opposed to a PDF. Comments on how the training materials could be improved included:

"Some I felt were too easy and sometimes maybe a little condescending."

"Too heavily structured - bureaucratic with little personality. Not punchy enough, or engaging enough".

4. Impact and effectiveness

4.1 Outcomes for service users

4.1.1 Outcomes for end users

Feedback forms distributed to end users attending MoneyActive training sessions are collated and reported in the end user feedback online form. At the time of writing (April 2012), the feedback from 2749 sessions had been reported via this survey. This is presented below. The feedback given has remained consistent throughout the course of the evaluation, showing marked increases in end users' financial capability confidence levels, and clear trends in terms of actions people intend to take following the training.

End user profile

The profile of end users to whom training has been delivered is very similar to that reported in the previous evaluation report.

- 57% of end users are female.
- 67% are aged between 16 and 24 (see Figure 9 below).
- 78% identify as white British. The second largest ethnic group is "White Irish", which accounted for 6% of end users, and third was "any other white background" which accounted for 3%. This is different to the previous report in which the second largest ethnic group was "any other Asian background", and probably reflects increased MoneyActive delivery in Northern Ireland over the past year.
- 13% of end users had a disability.
- 29% of end users got their income from benefits, and 17% from employment (see Figure 10 below).

Some sessions were delivered to people aged under 16, and these are not included in the age statistics. In some cases, none of the monitoring data was recorded for end users under 16.

Figure 9: Age range of end users

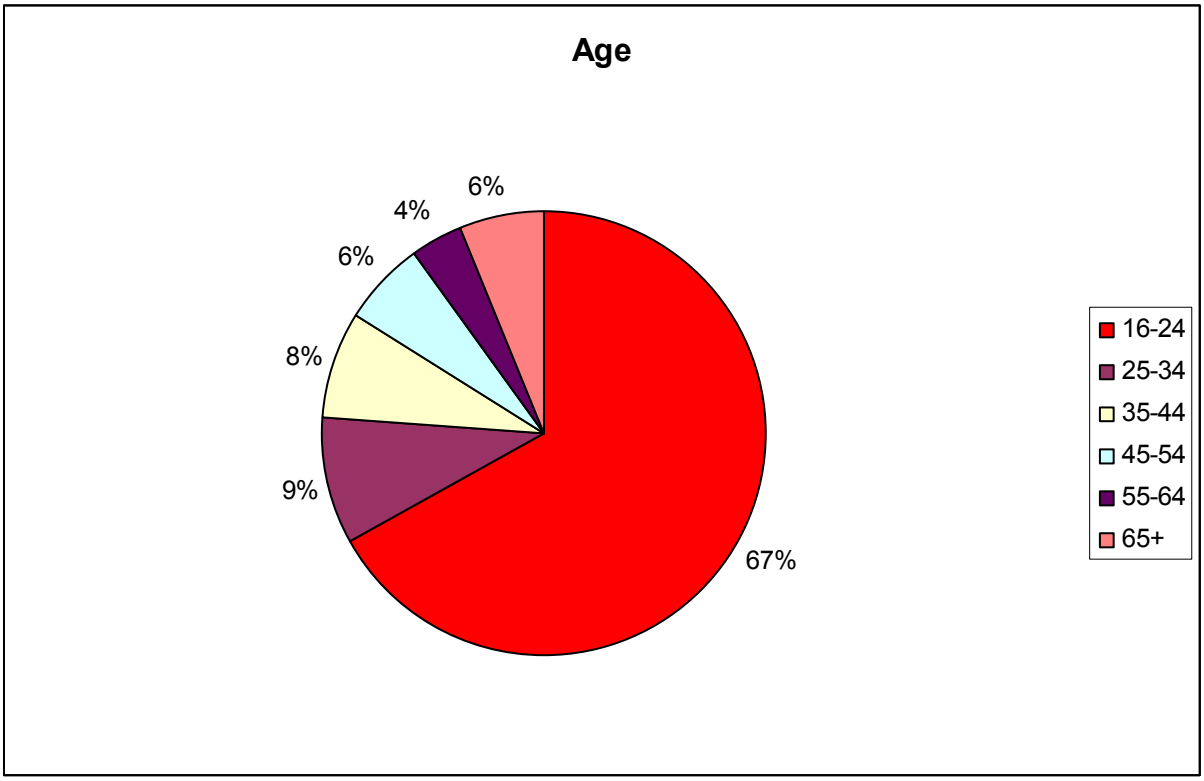
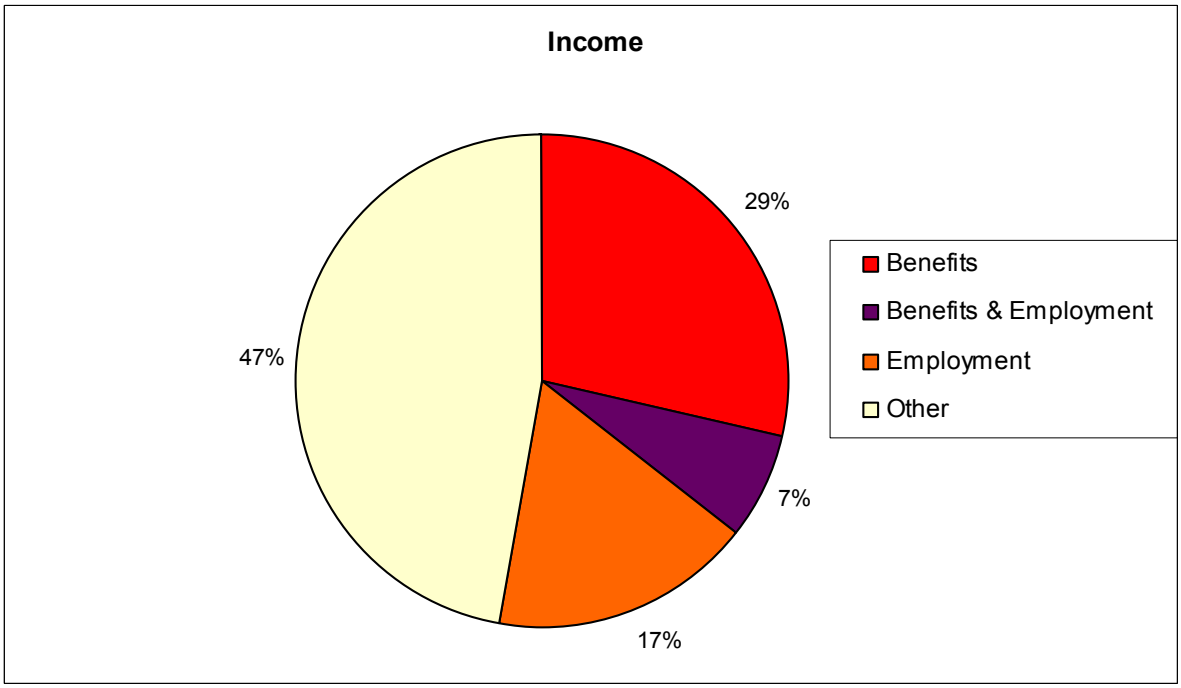


Figure 10: End users' sources of income



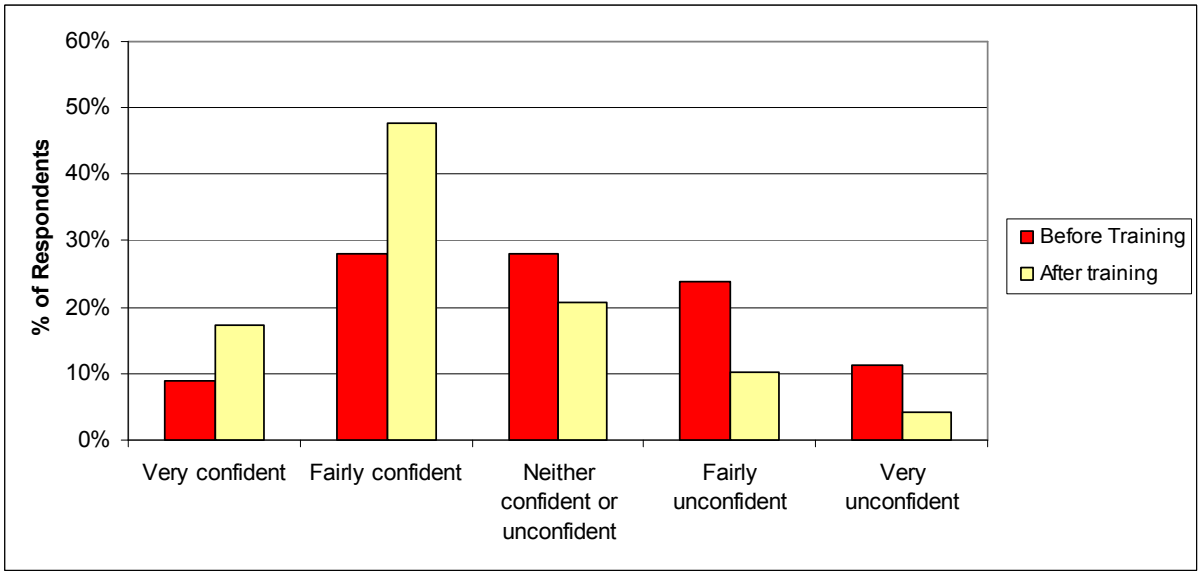
Confidence

It has been well established over the course of the evaluation that MoneyActive training significantly increases end users' reported confidence in their ability to manage their finances.

- 65% said they felt "fairly confident" or "very confident" after the training, compared to only 37% before.

- 11% reported that they had felt "very unconfident" before the session, and only 4% felt this way afterwards (see Figure 11 below).

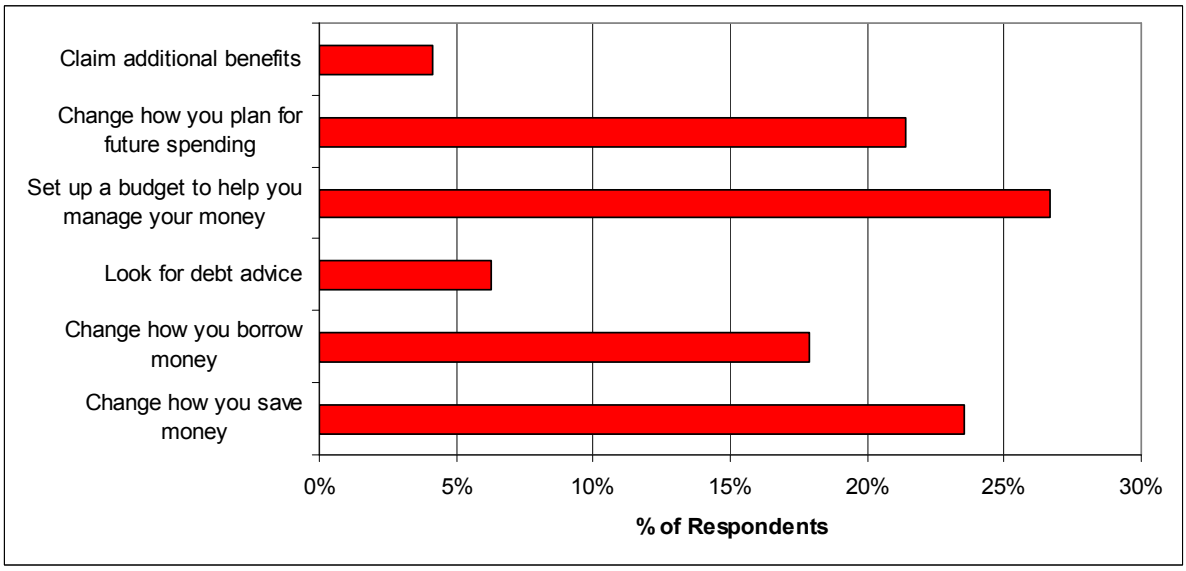
Figure 11: How confident are you managing your finances?



Behaviour

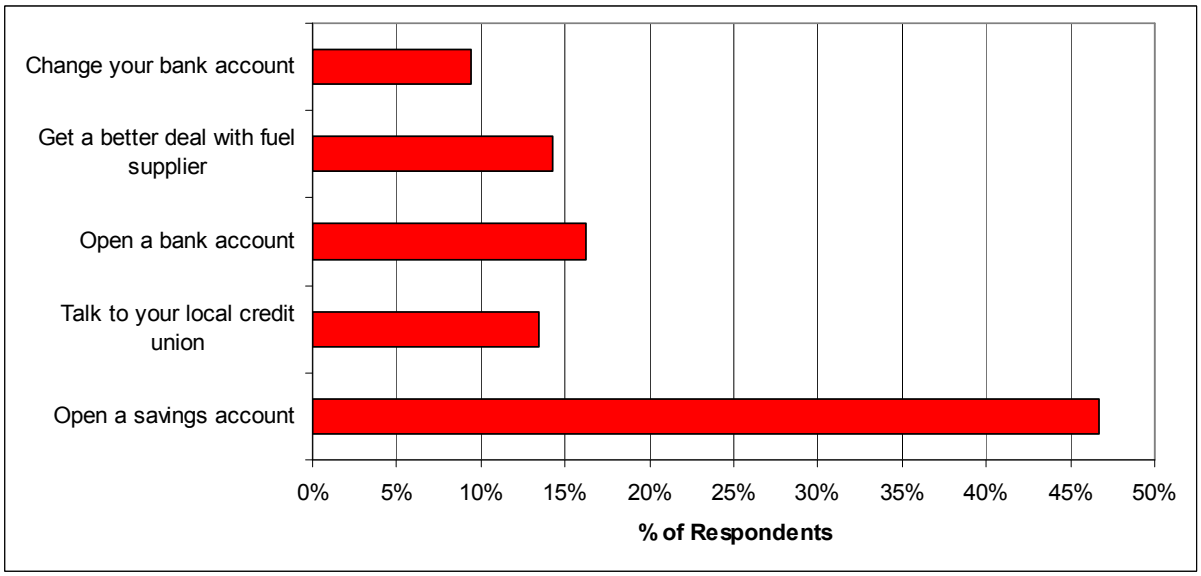
As seen at previous stages of the evaluation, the most common change end users plan to make, following the training, in terms of how they manage their money is to set up a budget (27%). Just under a quarter said they planned to change how they save money, and 18% planned to change how they borrow money. 6% said they would look for debt advice (Figure 12).

Figure 12: What do you plan to change about how you manage your money?



In terms of accounts and service providers, the percentage of end users who said they intended to open a savings account has risen to 47. 16% planned to open a bank account, which is a similar figure to before. 14% intended to get a better deal from their energy supplier, and 13% planned to talk to their local credit union (Figure 13).

Figure 13: What do you plan to do about your accounts and service providers?



Comments on other actions end users planed to take as a result of the training include:

"I'm going to use cash so I know how much I've got and how much I have to spend."

"I plan to look at my statements more closely."

"Look closely at APR and find out the cost of using a credit card."

"Look into whether I am getting all the help I am entitled to."

Overall impressions

When asked what they had found to be the best thing about the training, common answers were tips on how to draw up a budget, explanations of APR, and learning the difference between priority and non-priority debts.

Other responses included:

"I did not feel that I was being judged and feel confident that I will now be able to deal with creditors on my own."

"The talking was in plain English about things that we sometimes don't want to talk about."

"The trainer was very kind and spent a lot of time with me when no-one else seems to care."

Of the few suggested improvements, the most common were:

"It was all interesting but most doesn't apply to me. [It was] very comprehensive but not relevant to a particular situation."

"Could have been longer as there was lots of useful information."

"The presentation could have been more interesting and interactive."

Longer term impact

Telephone interviews were carried out with 30 end users who had attended MoneyActive training. An additional 15 end user interviews were conducted by MoneyActive volunteers, in person or over the phone. The volunteers conducting these interviews had attended a day's training in evaluation and interview techniques delivered by Rocket Science in October 2011. The 45 interviews were conducted, on average, 2.5 months after the end users had attended the MoneyActive training.

Nine of those interviewed had attended the training on the recommendation of a support worker or friend. Two attended out of ***"curiosity"*** having seen a promotional leaflet, and three said that they had been referred to the training directly by their local bureaux. Some end users mentioned particular financial issues that had prompted them to go along to the training.

The feedback collected was very positive, with interviewees praising the ***"informative"*** and ***"helpful"*** content, and the trainers' delivery skills.

"The trainer's attitude was great, not condescending or patronizing. There was no moral judgment."

"The way the course was delivered was very easy to understand. The handouts were good to refer back to".

Below are five case studies, taken from the interviews.

Case study one

Kate[3] was struggling to manage her finances at the time she attended MoneyActive training, and her money worries were causing her a lot of stress: **"I was having lots of financial problems with the bailiffs and not being able to pay bills…I was desperate and at my wit's end…. Everything was piling up with the Council and council tax bills and I realised I just really needed help."**

Kate attended two hours of MoneyActive training, held over two weeks. She really liked the course and found it **"eye-opening"**.

Kate feels like the training made a real difference. **"It made me think about a lot of things I wouldn't otherwise have thought of, such as choosing the cheapest options when going shopping rather than buying big brand names, and about small things such as gas and electricity bills".** In addition, Kate says, the course helped build her confidence.

"I used to squander money and can't believe how I used to be, but now I think ahead and plan my budget much more. I won't buy from catalogues anymore and always look for the cheapest option."

[3] Names have been changed

Case study two

Jenny has been in debt for a long time. **"It started when I came out of care and no one offered any advice or information as to what to do next financially, or taught me any personal finance skills."** Jenny says she was **"quite depressed and disheartened about everything"**, and felt her life was restricted by the constant lack of money. Last December, she attended a Financial Capability for Families session run by MoneyActive volunteers at her local Children's Centre.

She was very pleased with the training and has already recommended it to friends: **"I really learnt from it and it was also very nice to meet others who were in a similar situation."** She found that the MoneyActive volunteer running the session **"was easy to understand and made everyone very relaxed and at ease...the training wasn't boring at all and the information given was brilliant.**

"The training session was an eye-opener and made me realise not to hide from my problems anymore. I'm looking to see where my money goes a lot more now. After the session, I rang my bank and reversed some bank charges. They refunded my money but closed my account which wasn't a massive loss, and I opened a basic account with another bank. My confidence to deal with these issues has definitely improved since the session: I would never have picked up the phone before."

Jenny intends to make an appointment at her local Citizens Advice Bureaux to get further help with sorting out her finances.

Case Study three

Paul says he always felt **"awkward"** with money. **"I would waste it and spend it on unnecessary goods, like computer games and clothes"**, so when he heard about the MoneyActive training he thought it would be a good idea to go along. He felt the training gave him a **"new perspective"** on spending.

Paul has made a lot of changes based on what he learned. He manages and prioritises his money now to make sure that he can pay his board to his dad, and he did research to find a cheaper internet provider. Now he always makes sure that he leaves money to pay for the essentials, and saves for the rest: **"If I want a new computer game, for example, I'll save £5 each week so that I can afford it."**

He has now paid off his £300 overdraft so he is no longer in debt, and he cut up his credit card so that he can't use it. A direct debit has been set up for his phone and he always ensures that he has enough money in his account to pay it. He attended a plumbing course to improve his skills which cost £1500, but negotiated a payment of £15 every two weeks so that he is not left out of pocket. He has paid for a bus pass to save money in the long-run. **"I'll always ignore mail I gets from banks about credit cards and overdraft accounts as I know they are a bad idea; it's better to save up to buy the things you really want."**

Case study four

"My husband is disabled and we live on benefits", says Anne. **"I went to the training because I wanted to pick up ideas for saving, make the best of my money, and shop better."** Anne had always looked for tips on how to save money, but this was the first time she had come across anything like the MoneyActive sessions.

The best part of the training, for Anne, was a taste test of well-known brands of food and their cheaper supermarket own-brand alternatives: **"It had a big impact on me...I shop more carefully now - I'm more aware of the value ranges, I compare prices and check labels. Before, I was worried that if I bought the cheapest version it would taste badly. Now I try the cheap option - if I don't like it, it's not a drama."**

Anne has also opened a savings account, to make the most of the money she saves.

Case study five

Susan attended the MoneyActive training after a friend saw it advertised at her child's school and persuaded her to go with her. Susan had got into debt, but was in denial: **"I was just throwing bills under piles of paper and leaving them to sort out later; I tried to forget about my money worries by occupying myself with other things, but they were always at the back of mind."**

The most useful part of training, for Susan, was the information on priority bills. The sessions spurred her on to get her debt under control: **"I have started to prioritise my bills and ensure I pay the high priority ones first. The rest of the creditors I am paying based on my income. I contacted my bank regarding a credit card I had only been making minimum payments towards for years. They kindly decided to freeze the interest on the condition that I didn't use the card, and paid an amount which we were both happy with. I hope to pay that off much quicker now. I also opened a savings account with them where I will pay £20 a month – it's not much but if I don't take money out I will get better interest paid into it. I ensure I keep checking our expenses properly and keep an eye on what my husband and I buy."**

Susan says she would highly recommend the MoneyActive training, **"especially to working mothers, who may not have much time between work and family to respond to their financial problems. The session made us feel like we should do something now."**

4.1.2 Outcomes for frontline workers

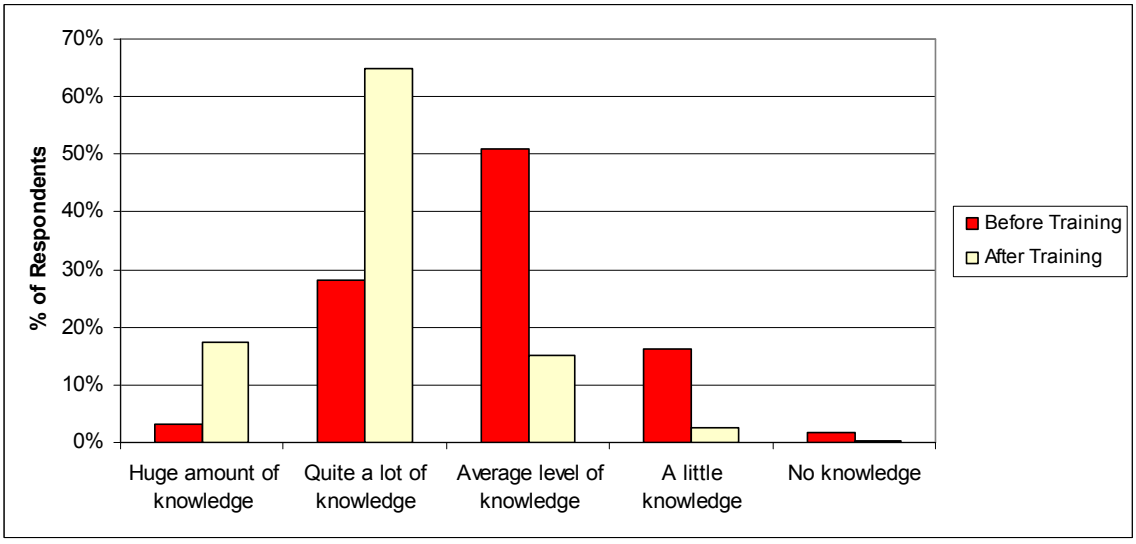
The frontline worker feedback questionnaire reported self-assessed outcomes from 812 frontline worker training sessions. As with the end user feedback, the reported outcomes for frontline workers have remained consistent, with significant increases in knowledge and confidence levels.

Knowledge

- Just as reported in April 2012, 18% of frontline workers felt that before training they had "no knowledge" or only "a little knowledge" about money issues. After training, only 3% felt this way.

- The third of frontline workers who felt they had "quite a lot of knowledge" or a "huge amount of knowledge" before training, rose to 82% after training, again remaining consistent with the last report.

Figure 14: What level of knowledge about financial matters do you have?

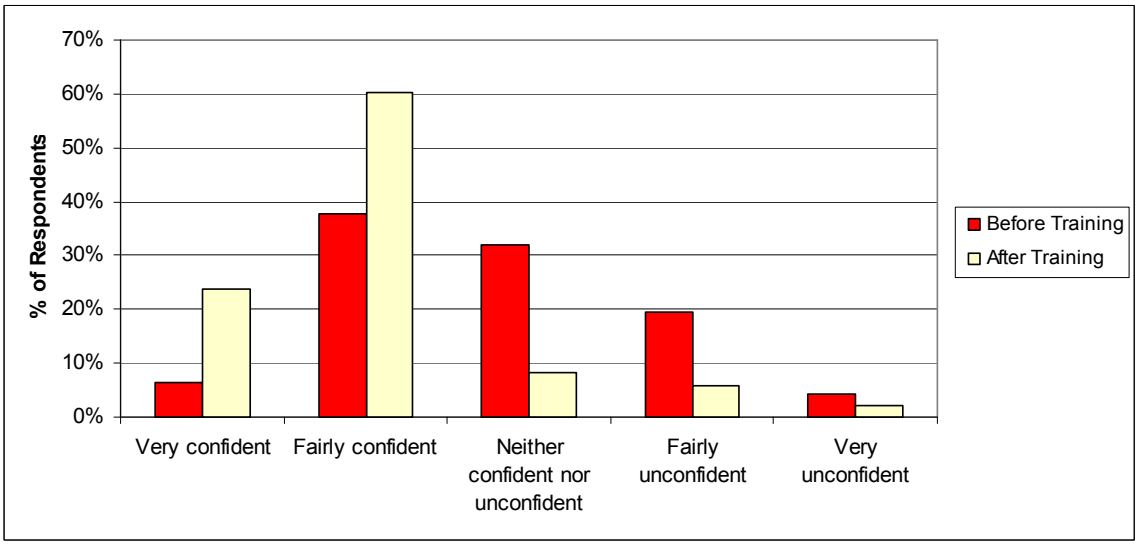


Confidence

- 23% of frontline workers classed themselves as "very unconfident" or "fairly unconfident" before the training, falling to 8% after the training.

- 44% of frontline workers classed themselves as "fairly confident" or "very confident" before training, and this had almost doubled - to 84% - after the training (Figure 15 below).

Figure 15: How confident are you giving advice to clients?



Overall impressions

When asked what they had learned during the training, frontline workers continued to comment that one of the most useful aspects of the training is learning where to signpost clients for further help:

> ***"I learned a lot, I know now what advice I would give people and advise them what to do if they were in debt. I found it most useful the fact that when you are in a lot of debt there's people out there that can help you..."***

> ***"I've learnt how the CAB works and how easy it is to get CAB help."***

Other benefits of attending the session included:

> ***"[It] makes us more confident to reassure and support our clients regarding changes and proposed changes to welfare benefits."***

> ***"I gained more information than I had previously had and feel more confident now."***

> ***"[I] feel empowered to go through client debts using the framework of priority and non-priority debts and completing a budget."***

> ***"I learned more about bankruptcy and the difference between county and magistrates courts."***

Longer term impact

30 telephone interviews were carried out with frontline workers. An additional 25 interviews were conducted by MoneyActive volunteers, either in person or over the phone. The interviews were carried out between one and nine months after the training,

with the average time elapsed between training and interview being approximately three months. The range of roles carried out by the frontline workers included housing officers, children's centre workers, workers and volunteers of children charities and drug and alcohol charities, probation officers, volunteer centre workers, homelessness and resettlement officers from local councils, as well as the assistant head teacher of a school for special needs and a student welfare manager at a college.

Around half of the frontline workers interviewed participated in the training after being asked to by a manager, or because it featured as part of wider training for their role. The second most frequently cited reason for participation was that they wanted to be able better to support clients. For example a counsellor with an alcohol support service felt that she didn't know enough about financial matters and was not qualified to help clients who were struggling in this area and asked her organisation if she and a colleague could attend training. In another example, a Community Involvement Officer at a Housing Association attended after a consultation revealed that residents desired more information and advice on financial matters. One organisation was already planning to embed financial capability in their services, so when they were approached by their local CAB about the opportunity they ***"took it up straightaway."***

The overall impression people had of the training was extremely positive, with many commenting that it was helpful and engaging.

> ***"Really good, good structure, good pace and good information."***
>
> ***"Professional, enjoyable, well presented and useful."***
>
> ***"Really good, it enabled me to feel confident enough to ask the right questions with clients."***

One respondent, a rent advisor with a housing association, commented that while he did not learn any new information in particular, he did find it very useful to be shown the approach to budgeting which he could use with his clients. Only one respondent, a development worker from a homeless charity, felt that the course was not useful for their role, commenting that although it was very interesting, its focus on commercial loans did not coincide with their own organisation's advice to clients to avoid these loans whenever possible.

The aspects of the course which respondents were most likely to enjoy or find useful included learning where to signpost clients, information about CAB itself, and learning about different types of credit and debt.

Several commented that the materials were very good, and could easily be shared with their clients.

> ***"It was structured, clear and the literature was very handy and useful to give clients."***
>
> ***"I especially liked the part of the session on priority and non-priority debt. I also thought the booklets were very good."***

Two respondents suggested that the sessions could have been longer, one expanding upon this saying it would have been useful to have more time to have questions and answers. Similarly one of the probation officers suggested that it would be useful to have a follow-up session where specific client cases could be discussed, anonymously, as sample scenarios.

The majority of respondents believed that they will now do more training in this area as a result of MoneyActive. For some this is because they would like more in-depth information about specific topics, such as benefits and tax credits, or would like to keep up to date with new developments. For example, a probation officer stated that they are increasingly encountering new and different issues for clients arising from the changes to housing benefit and that they would need further training in order to provide related support to their clients. Others felt that they did not need any further training, often because of their personal experience in the field, or because the training was deemed to be sufficient to meet their needs: for example, a children services practitioner stated that the course was sufficient to give them a good foundation of knowledge with which to understand debt and signpost clients to further help. Many of those who would not take further training themselves stated that they would encourage their colleagues to attend, and overall a large majority of respondents said that they would recommend the course to appropriate colleagues or, indeed, that they already had.

The most common benefit frontline workers said they gained from the training was an improved ability to provide advice to clients, whether in groups or in one-to-one situations, as well as improved ability and confidence in identifying clients in financial need. Over half the interviewees use handouts from the training with their clients and find these a useful resource. Several of the frontline workers also commented that the training had benefited them in their personal life, as well as improving their working life through providing a chance to network with other local organisations.

> ***"It was very useful, even for myself. I have a daughter at university and I have warned her about the Wonga loans."***

Nearly all frontline workers interviewed now expected financial capability to be a growing part of their organisation's work.

> ***"With the economy as it is and benefit changes on the horizon a lot of families will find themselves in financially sticky situations."***

> ***"[I expect] it will become a growing part of the organisation's activities, as it goes hand-in-hand with the current economic climate, which has made money management and dealing with finances far more problematic for everyone... even if or when the economy does improve, [I think] it will still be a good idea to keep financial capability training going."***

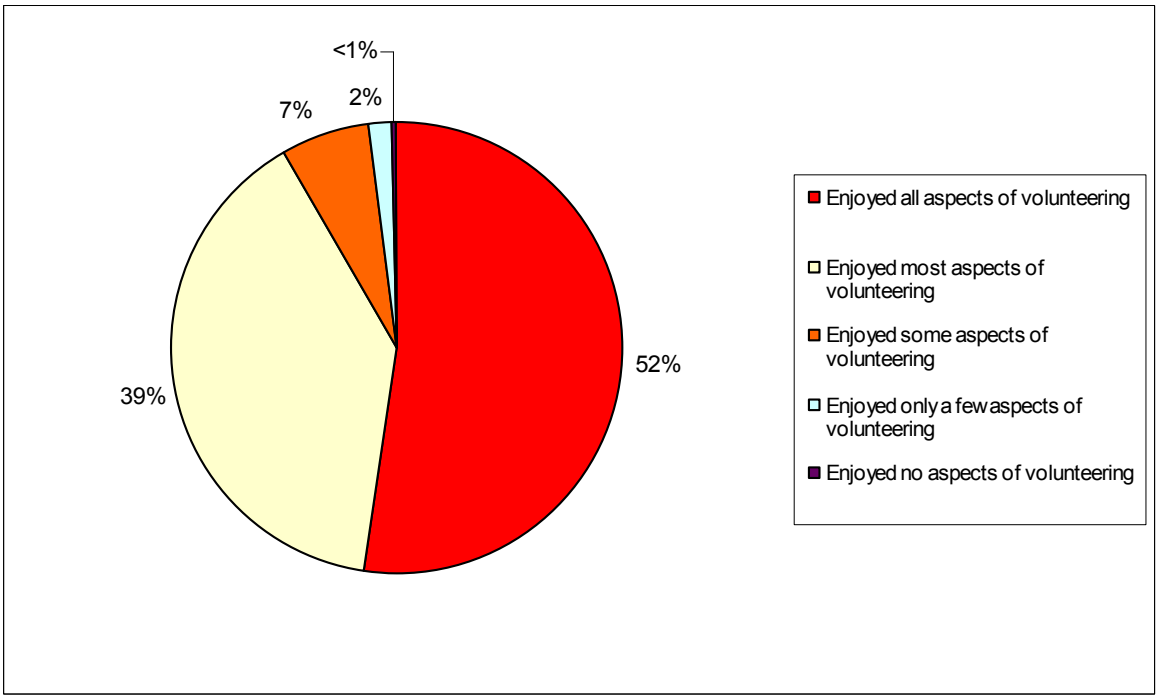
4.2 Outcomes for volunteers

Enjoyment

- The final volunteer survey found that 52% of volunteers had enjoyed all aspects of volunteering on the project. This is a slight increase on the percentage at the time of the April 2011 report.

- As in the midpoint survey, 39% enjoyed most aspects of the volunteering, and just 6 people enjoyed only a few or no aspects of their involvement in the project (Figure 16).

Figure 16: To what extent have you enjoyed your volunteering?



As in the mid-point survey, respondents were also asked what they had enjoyed most, and least, about the project. A representative selection of their comments is set out below.

Enjoyed most:

> ***"The sense of achievement in helping others and the possibility of making a difference."***
>
> ***"Being proactively involved from the beginning of the project and watching it develop."***
>
> ***"[The] chance to interact with other charity organisations, finding out how they help their clients."***

"[The] chance to meet new people out in the community as well as within the training team."

"I've enjoyed the positive responses I've received from learners, particularly those I've been able to help in a practical way."

Enjoyed least:

"I have least enjoyed the difficulties experienced in generating interest for arranged courses. Poor attendance levels can be very disheartening after spending considerable time preparing each session."

"A few participants could be negative and try to disrupt a session".

"Some of the delegates are already too far in debt so limited impact in trying to help them resolve their problems."

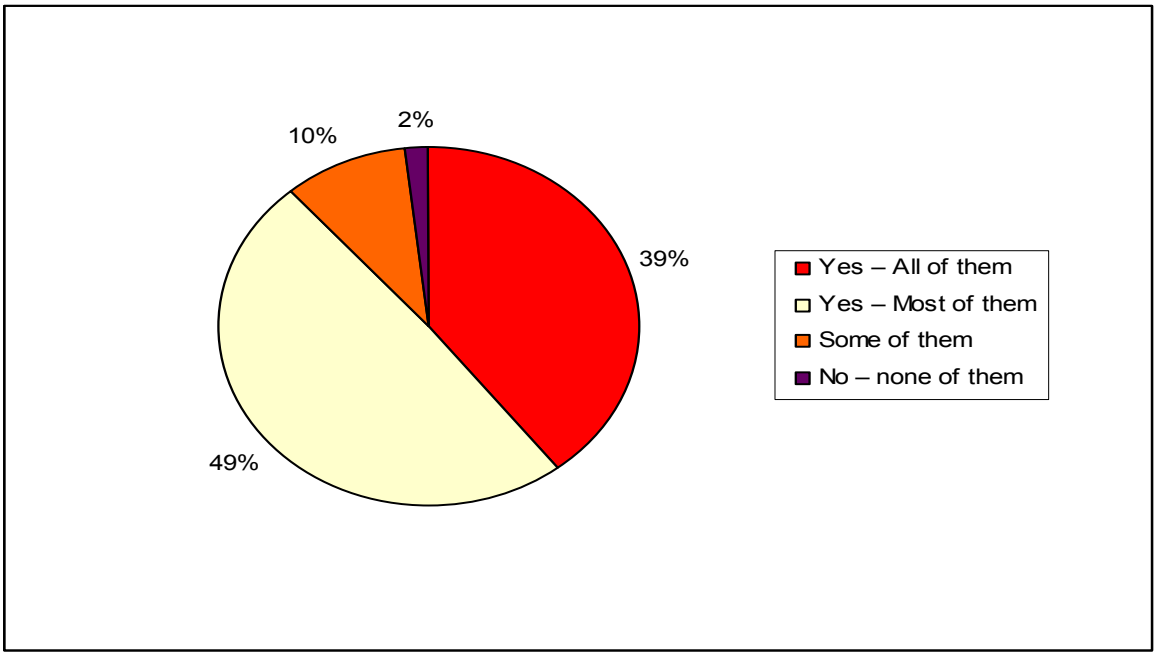
"Although necessary, the electronic evaluations are the least enjoyable part of the process."

"Preparation takes far longer when adapting material for specific groups."

Expectations

In a slight increase from the previous report, 88% of volunteers (compared to 84%) felt that the project had met most or all of their expectations (Figure 17).

Figure 17: Has involvement in MoneyActive met your expectations?



A selection of comments elaborating upon these answers is given below.

"Yes – all of them"

> ***"It was explained to me from the start what would be involved and what my role would be, which was to be part of a needed service to our clients. My involvement has been as much as I have wanted it to be. My ideas and thoughts on the training have been taken in to account as have those of the other trainers."***
>
> ***"I wanted to volunteer where there was scope for making a difference. People did get useful information and guidance from the sessions and that satisfaction made it all worth it."***

"Yes – most of them"

> ***"I wanted to do something to help the community, and I have, but it leaves me thinking sometimes that there is not enough help out there for the people suffering from depression caused by debt."***
>
> ***"[I am] slightly disappointed that the marketing of/obtaining clients for sessions was not fully investigated or maximised."***
>
> ***"I did not know what to expect."***
>
> ***"The people we feel we need to reach aren't necessarily the ones who turn up at the sessions."***
>
> ***"Expected better commitment by clients."***

"Some of them"

> ***"Towards the end of the project it seems to be getting more difficult to motivate people...some just see it as ending totally but I see it as just the beginning, a lot of hard work has been put in to get it off the ground and that it will continue even if there is no further funding of it."***
>
> ***"Lack of interest from client groups who clearly would benefit from money management advice."***

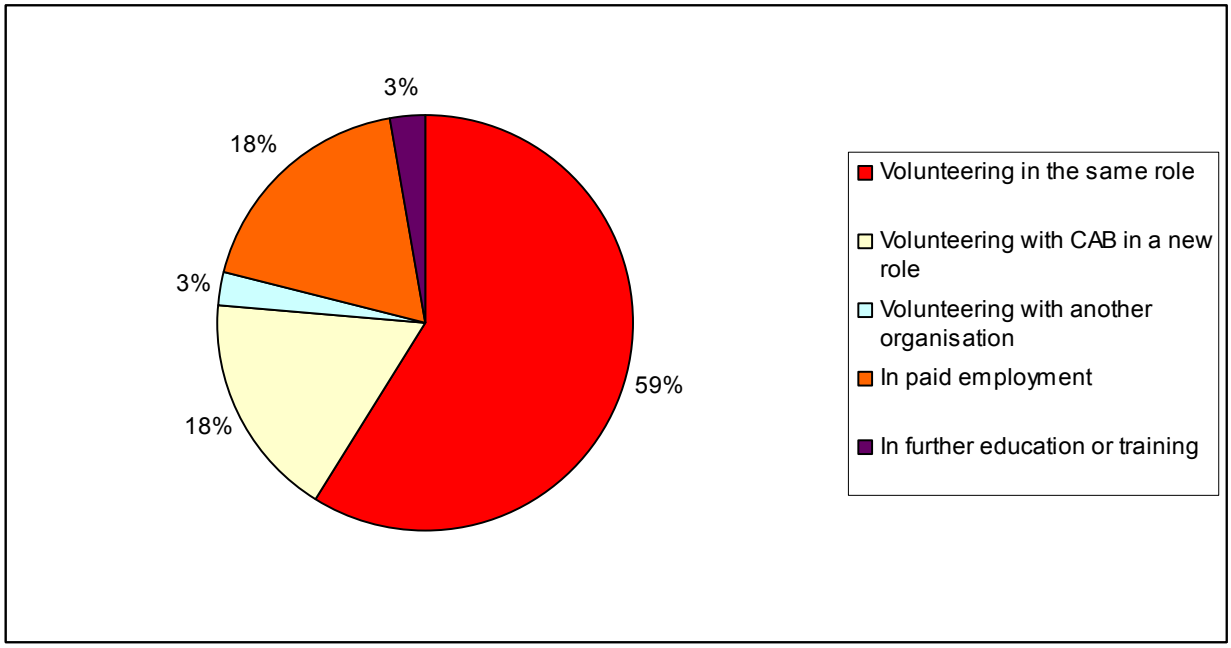
"No – none of them"

> **"Sometimes felt that I was there so that organisations could 'tick their boxes' and schools were not fully committed to the project."**

Beyond the MoneyActive project

As in previous reports. the majority of volunteers (59%) thought that in six months' time they would still be volunteering in the same role. This is particularly notable at this stage of the project, however, since funding has come to an end. The number of respondents who thought that they would be volunteering for CAB in a different role from their current one increased from 14% to 18%. (Figure 18 below).

Figure 18: Where do you see yourself in six months' time?



Many of the 18% who see themselves in paid employment would like to work in financial education or debt advice, and within CAB itself. Other areas of work include probation services and accountancy.

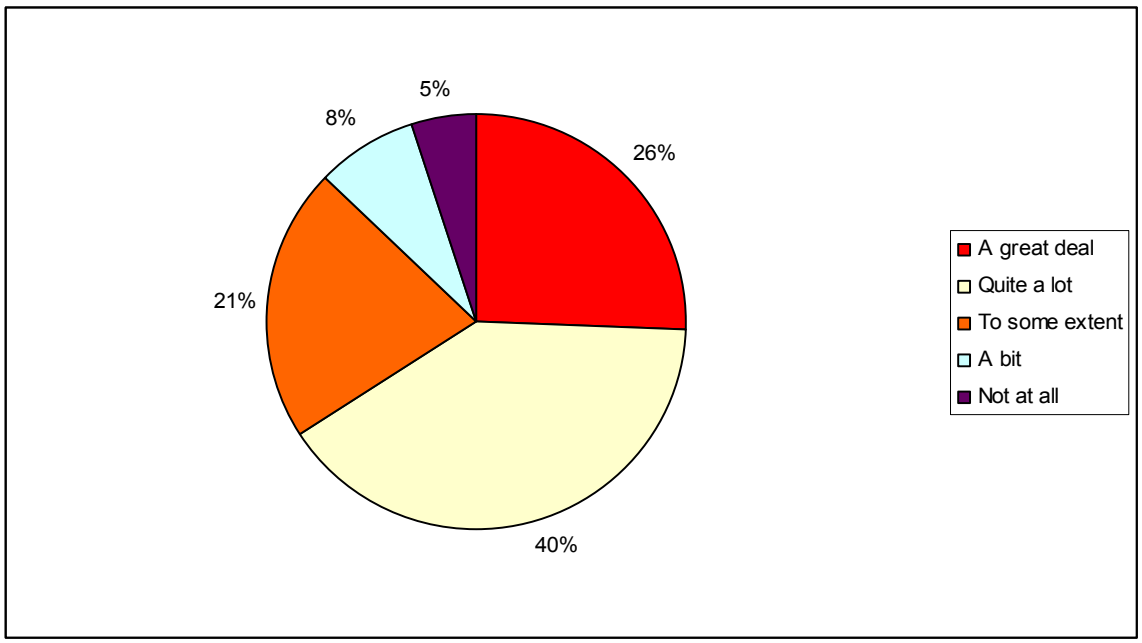
Half of those who saw themselves volunteering with CAB in a new role, and who specified what that role would be, wanted to become an adviser. A further quarter wanted to continue volunteering in a training role.

30%[4] of respondents believe that the MoneyActive project will help "a great deal" getting them to where they see themselves in six months' time (see Figure 19 below), down from 36% in the April 2011 report.

Some volunteers had received bursaries from MoneyActive in order to become PTLLS qualified, which added to their portfolio of skills.

[4] Excluding respondents who see themselves in the same role in six months time

Figure 19: Do you think the MoneyActive project will help in some way to make this possible?



Reviewing the data by destination, of the 18% who intend to be in paid employment, 80% believe that the MoneyActive project will help "a great deal" or "quite a lot" in making this possible. Of those who see themselves volunteering within CAB in a new role, 59% believe MoneyActive will help "a great deal" or "quite a lot" in making this possible.

"The experience has helped with subject knowledge, confidence levels and also networking with organisations within the local community."

Volunteer hoping to volunteer with CAB in a new role

"It has improved the personal skill set I can now offer a future employer."

Volunteer hoping to find paid work

"Delivering financial training to the most vulnerable groups of people within society has increased both my own financial capability and motivation to begin a career within finance."

Volunteer who has now started studying for their CIMA chartered accountancy qualification.

4.3 Outcomes for bureaux

4.3.1 The benefits

In terms of benefits to the bureaux themselves, the opportunity to engage in preventative work is perceived as the major benefit of the project. Other key benefits include:

- Enhanced visibility for bureaux within their area from the perspective of both clients and partner agencies. This brings associated opportunities to really showcase the bureaux roles, and dispel myths about bureaux inflexibilities and limited capability to be fleet of foot and customise their support.

- The opportunity for bureaux to extend their reach into new geographies and new groups with whom they would not normally engage.

- The opportunity for undertaking work with schools and, in so doing, helping to address a real need for financial capability support for young people, which is increasingly becoming embedded in the school curriculum.

- The opportunities for networking and developing new and deeper partnerships with other agencies. Examples quoted as being particularly valued were Community Schools, Colleges, Registered Social Landlords, women's refuges, mental health groups, Primary Care Trusts, domestic violence and homelessness charities.

- The good grounding it has provided for entering into new and different ways of working, to which bureaux will need to become accustomed. MoneyActive is a highly challenging programme to run, not least because it has the use of volunteers at its heart. Given this, it is an excellent introduction to the challenges likely to be encountered in delivering the government's Big Society agenda, to which bureaux need increasingly to adapt.

- It adds value to core bureaux services – notably debt advice, and provides a continuation route (ongoing support) for clients who have finished support from other parts of the CAB – debt advice or other.

- The reputation and impartiality of Citizens Advice was consistently seen to be a real benefit to delivering a project of this type.

- The building of new partnerships, which have resulted in new and different opportunities to submit joint applications for funding for activities either focusing entirely upon, or including financial capability advice.

- Opportunities to influence the policy and activities of other agencies.

4.3.2 The challenges

Bureaux articulated a number of challenges, including aspects around the deployment of volunteers to do the training, as well as issues pertaining to the constricting public funding environment. The key challenges are as follows:

- Some agencies expressed concern about the principle of a 'volunteer' delivering the training within the context of delivery quality and consistency. This proved in some cases to be an obstacle in gaining a foothold in certain organisations and, in the case of the bureau that was encountering this problem the most, it was a challenge to find sufficient activities of interest in which to engage volunteers. It should be noted, however, that the extent to which bureaux had, in the round, declared that the training would be delivered by 'volunteers' varied. There is, technically, no requirement to declare this.

- Some agencies required that volunteers are PTLLs qualified, which imposes limits upon who can be deployed to support certain agencies. This requirement would, typically, preclude a significant proportion of Citizens Advice full time staff, let alone volunteers. Citizens Advice did, however, address this by providing bursaries for some volunteers to become PTLLS qualified.

- Some agencies required that the education authority needs to have undertaken a CRB check (and in some cases an enhanced CRB check) on the volunteer trainers. Some bureaux had, as an aspect of their general practice, arranged for CRB checks for all of their staff and volunteers as a matter of course and some had not. This has, from time to time, been an inhibiting factor to projects that have not done so.

- Whilst not wishing to undermine the enthusiasm of volunteers, it had sometimes been hard for coordinators to keep volunteers 'reigned in'. For some, due process (ensuring that the skills and knowledge of volunteers match those required to provide high quality training, sometimes in very difficult circumstances) had been threatened by their enthusiasm to deliver. It had proved difficult in some cases to dissuade and prevent volunteers from crossing 'professional lines' in terms of recognising where their support should cease in deference to more experienced agencies/individuals. The distance travelled required by some volunteers in order to respond effectively to the rigours came across quite clearly at the close of the programme. Conversely, the close of programme co-ordinator survey also revealed the need to have faith in volunteers and give them their head: *"Volunteers are often a lot more capable than we give them credit for. They enjoy meeting the challenges that paid staff often work hard to shield them from".*

- For some bureaux, it had become increasingly difficult to access affordable training venues. Organisations that had previously been willing and able to provide training venues free of charge had become less flexible about this, given the constriction in funding across the public and voluntary sectors and the associated need to generate replacement income.

- Many end users were becoming more and more concerned with receiving emergency debt advice and it was proving difficult to persuade some to engage with preventative financial capability training in the face of severe personal crisis. Some bureaux had,

however, overcome this by insisting on beneficiaries receiving an integrated package of financial capability and debt advice.

Some bureaux had overcome resistance from end users to take advantage of financial capability advice alongside debt advice by insisting on beneficiaries receiving an integrated package of both. This package commenced, without exception, with the financial capability support and bureaux staff were instructed to implement this rigorously. If clients had still not received financial capability support as the debt counselling session approached, the session was delayed. The rationale expressed for this to beneficiaries is that it will enable them to make the best use of their debt advice session. The bureau is clear that that this approach will stay.

- One bureau expressed a strong concern that the viability of group, as opposed to one-to-one, sessions was undermined by the Money Advice Service-sponsored sessions, which were being rolled out across the country and were effectively competing for MoneyActive clients.

  "The CFEB financial capability training is being delivered by paid staff, for between 25 and 100 people at a time, which is flooding the market in some areas".

- The time taken to plan and collate/adapt appropriate materials was more extensive than envisaged and this presented a considerable challenge to delivery from the outset.

- Whilst the importance of gathering insights into the highs and lows of the projects from the perspective of end users and front line workers was acknowledged, there was general agreement across the bureau that completion of Rocket Science's evaluation forms was excessively time consuming and resource intensive.

- Bureau expressed frustration that the need to be very flexible about the duration of delivery sessions (which sometimes needed to be quite short), piggyback partner agencies sessions (which might involve them distributing their own monitoring forms) and to slot into regular staff internal meetings (along with other agenda items, whereby that the trainer frequently needed to be 'in and out' very quickly), meant that it was quite often tricky to distribute and ask end users/front line workers to complete the Rocket Science evaluation forms. Thus, in reality, the outputs reported to Rocket Science would not have reflected the full extent of the training that had actually been delivered.

4.3.3 MoneyActive's relationship with other bureau activities

There is clear evidence that MoneyActive had become increasingly embedded within, and a highly valued element of, wider bureau activity over the course of the project delivery period. Examples of this include:

- Volunteers providing in-bureau pre-debt advice support for clients, releasing debt workers to support more people; demonstrating productive, mutually beneficial, collaborative working.

- In the case of the larger projects where the project lead was delivering other financial capability and inclusion support projects, MoneyActive tended to fall, and become integrated within, that broader portfolio of work.

- The Chief Executive and Trustees of one of the focus group attendees had instructed that all Gateway assessors should be trained in financial capability, adding quite extensively to the skills base of the organisation. bureau told us that all of their volunteers were provided with financial capability training as part of their general training.

- Increasingly, recruitment of volunteers to MoneyActive became incorporated within the broader volunteer recruitment process.

- Existing volunteers had increasingly provided presentations and training to new volunteers and other bureaux staff members.

- Financial capability training was building upon the significant work that had already been delivered as part of the general Energy Best Deal training.

- Increasing value was being placed upon financial capability volunteers by debt workers based in outreach locations, who were requesting volunteer support to supplement and complement their work. This was particularly the case where their own outreach staff networks were contracting due to budget cuts. Thus, within this context, volunteers were viewed as representing potential for consistency and continuity of provision within the current choppy funding environment.

- Instances were quoted where volunteers were being deployed as classroom assistants within the project leads' own training departments.

- There was evidence of an increasing sense of 'team' between bureau workers and MoneyActive volunteers with, for example, volunteers increasingly looking for ways in which they can support other team members (notably debt workers) to achieve their targets. One bureau noted that its Community Care team received the majority of its referrals from financial capability support staff.

- In one bureau in particular, financial capability had become totally integrated with the debt advice service. It insisted upon beneficiaries receiving an integrated package of financial capability and debt advice, *commencing* with financial capability.

It was generally agreed that the degree to which financial capability training had been integrated into wider bureau functions depended significantly upon the commitment and willingness of the bureau manager and board of trustees. Also, it was important that this support and commitment at senior management and trustee level was clearly articulated throughout the full staff complement. Examples were provided where great opportunities for connecting up financial capability support with other provision were foiled at less senior levels within the staffing structure both due to ineffective communication and also

reticence to embrace change. There was broad consensus also that, with the exception of some projects, it took a little time for financial capability to be viewed as a 'bonus' rather than a 'threat' to other activity.

The close-of-programme co-ordinator survey included the following 'lesson learned', which really highlights the benefits of integration of financial capability with other bureau activity:

"[We should have] integrated it into our core service right from the start. [I] am gutted that we only just found this out right at the end, it will be harder to ensure that this sustains as it's not really fully embedded".

5. Continuation

There is no question that the constricting funding environment has undermined bureaux planning for the continuation of financial capability training. This became increasingly clear as the programme delivery period progressed. It is unfortunate that the tightening of public expenditure coincided with the growth in confidence of the bureaux in financial capability delivery and their associated capacity and practical ability to persuade other funders to support it.

The final co-ordinator survey revealed, however, that of the 96 respondents, 72% of bureaux intended to continue to provide group financial capability training for front line workers and 86% for end users. 45% stated that they intended to continue one-to-one training. The majority stated that this would be provided both in response to specific requests as well as being actively promoted, in the case of group work – although there was slightly less emphasis on 'active promotion'. Continuation of one-to-one support was much less likely to be actively promoted and more likely to be in response to need identified through debt advice work. Around 30% of respondents who said they would continue with financial capability work said that it would be provided as part of the core service.

Continuation of financial capability was frequently accompanied by caveats around identifying future funding, and approximately 30% made reference to having a definite intention to charge, or explore that possibility, for continuation. This marks clear evidence amongst coordinators of movement away from the reticence and discomfort expressed at the beginning of MoneyActive with regard to charging organisations for training end users or frontline workers. Discussions appear significantly to have moved on from 'whether or not to charge' to 'how much to charge'.

At the end of the programme, bureaux quoted the following financial sources as being committed in order to support continuation:

- The Work Programme
- Big Lottery
- Money Advice Service
- Money Guidance
- Barclays
- Santander
- Britannia Trust Foundation
- Probation Service
- Army Welfare Office
- Partner Housing Associations and Local Authorities
- Local projects including the North Warwickshire Law Project and Hammersmith and Fullham ROOF project

It is important to note here that from the mid-programme delivery period, projects have clearly been actively engaged in seeking funding and negotiating with partners, supported by Citizens Advice costings guidance. In addition to the above, this included:

- Broadening and deepening existing relationships with agencies that had previously expressed an interest in funding future training courses including local authority service departments;
- Extending relationships with Foyer developments to provide a wider package of support to vulnerable young people;
- Developing relationships with local addiction centres and other health and disability support groups;
- Developing tenant volunteers within RSLs;
- Participating in multi-agency partnerships; and
- Negotiating to train Community Champions as part of the Big Society agenda.

Bureaux have expressed concerns at the possibility of bureaux needing to seek multiple sources of funding to deliver a future service. Should this be the case, the total funds available would need to be of sufficient scale to support central coordination and administration activities. It is important to note here that the final co-ordinator survey revealed that the role of the MoneyActive-funded co-ordinator had been key and critical to the success of MoneyActive in many bureaux.

It is heartening that there has been a notable change amongst many coordinators in terms of their perspective as to whether the projects were sustainable in terms of continuing to recruit and deploy volunteers rather than use paid staff to provide the training. Initially, most coordinators felt that in order to be sustainable, the project would require full time staff, rather than volunteers. It had been widely considered too difficult for already-stretched bureau staff to recruit, train and retain volunteers. However, there is now an increasing sense that as constraints upon public funding continue to bite, there will be an inevitable increase in the need to rely upon volunteers to support the activities of bureaux and that the deployment of volunteers to deliver financial capability training *"must be made to work".* We asked bureaux to tell us how many existing financial capability volunteers would continue in their role post-cessation of funding. Most projects quoted a number, the collective total of which came to 303. This will be an underestimate, however, because four bureaux responded with a more general comments i.e. *"most of them"* or *"all of them".*

6. Project delivery in Scotland and Northern Ireland

6.1 Context

Although Northern Ireland and Scotland Citizens Advice bureaux were integral to the programme as a whole, Rocket Science's involvement in reviewing and evaluating the projects here was less comprehensive than in England and Wales. This is because delivery of the projects in Scotland and Northern Ireland began too far into the programme for Rocket Science to develop the level of insight into the learning gained from programme delivery than we were able to in England and Wales. Although focus groups were held in Northern Ireland and Scotland, only two (one for co-ordinators and one for volunteers held in November 2010) were held in Scotland and two in Northern Ireland (one for the Regional Co-ordinator, Associate Trainers and Bureaux Managers and one for volunteers held in October 2011).

Although the online surveys were completed by Northern Ireland and Scotland bureaux, the scale of survey completions was low in comparison to England and Wales. Thus, we were unable continuously to revisit progress and gain insights into programme changes as the MoneyActive programme matured in the same way that the rolling programme of focus groups and significant number of online survey returns enabled us to for England and Wales. That said, we were able to draw conclusions from our reviews of the Scotland and Northern Ireland delivery experiences. The review of MoneyActive in Scotland was included in our last report to Citizens Advice and is summarised below. We also prepared a review of delivery in Northern Ireland and offer a more detailed description of this in the current report, given that has not yet been shared across Citizens Advice's bureaux network in an interim report in the same way that delivery in other areas has.

6.2 Project Delivery in Northern Ireland

6.2.1 Delivery Model

The programme commenced in August 2010; the delay being due to co-ordinator staff changes.

The strategic delivery model in Northern Ireland differed from those adopted in England, Wales and Scotland. The funding was allocated to the Citizens Advice Regional Co-ordinator, rather than to individual bureaux. The co-ordinator marketed the programme across Northern Ireland. This took the form of:

- general profile raising of the programme, building upon some good, existing connections that had been developed through a predecessor programme – "Young People and Money", which linked the programme with communities of front line workers;
- advertising for volunteers; and
- contacting individual bureaux to publicise the project.

The co-ordinator had also been in contact with the Rural Community Network, which is a regional voluntary organisation established by community groups from rural areas in 1991 to articulate the voice of rural communities on issues relating to poverty, disadvantage and equality. Two community representatives from each of the six counties make up the main component of the Network's Board with statutory, voluntary, farming, environmental, cross border and other sectoral groups making up the rest.

She also organised an 'open session' in Belfast for front line workers for which she received interest from a number of groups.

In the main, the co-ordinator, along with Associate Trainers (initially 5 and now 3) recruited the volunteers. So, most volunteers were recruited centrally. A combination of the co-ordinator and the Associate Trainers interview the volunteers and the Associate Trainers provided them with training – both about Citizens Advice generally and the MoneyActive project in particular.

Unlike England, Wales and Scotland, the individual CABs were not central to this programme (i.e. they did not have sole responsibility for recruiting, training volunteers and delivering training) although, as noted above, the co-ordinator marketed the project across all of the bureaux. Some took up the opportunity to participate in the project, and referred existing volunteers to be trained, but the extent to which this happened was initially undermined by confusion about how the project would work in practical terms – ie. whether or not they were *allowed* to have their own team of volunteers, or whether the programme entailed 'letting in' volunteers that had been recruited centrally to work alongside them. That said, interest did grow, as the regionally co-ordinated volunteers, who were managed by the central co-ordinator, gained a greater foothold across the country. The co-ordinator felt that earlier and more intensive marketing of the programme across the bureaux network would have supported a higher level of bureaux engagement. It took a little while for the co-ordinator to build her own knowledge and confidence to the level required in order for her to be assured of her own ability to really stimulate interest and commitment from the bureaux and support them once they had become engaged. In hindsight, there would have been benefits to being a little bolder in spreading the message earlier.

Due to late programme commencement in Northern Ireland, a reduction in targets was authorised and the revised outputs and outcomes were ultimately achieved.

The rationale for bureaux participating in the programme is entirely consistent with that detailed in Section 2 above. Particular importance was placed upon the opportunity to support the development of new partnerships with other organisations with complementary objectives, including opportunities to connect with politicians and institutions that could provide future funding and bring influence to bear that could potentially advantage the bureaux in the future. One bureau in particular was enthused by the opportunity provided by MoneyActive to provide a broader service within Neighbourhood Renewal Areas. Important also was the opportunity presented to dispel some misunderstandings about what Citizens Advice do and how they work. One MoneyActive end user had, for example, told one of the bureaux managers present that they had previously associated bureaux with 'men in grey suits', which was a surprising, but revealing observation in terms of misconceptions of Citizens Advice within communities.

6.2.2 Time and resource commitment and connecting with other bureaux activity

Although unspecific about periods of time required to plan and ensure high quality delivery, all co-ordinators agreed that the project involved a greater amount of time than they originally envisaged. With the benefit of hindsight, one bureau in particular felt that it would have been helpful to involve more staff – particularly debt advisers - and existing volunteers in MoneyActive from an earlier stage. Providing a wider cohort of staff with knowledge about the programme and its potential to support what they do, would have encouraged greater integration of MoneyActive with other bureaux activities at an earlier stage.

One of the bureau managers described how their volunteer had been working on 'Beat the Recession', which is a Big Lottery funded project with obvious complementary connections with MoneyActive, and that this project provided a continuation route for extending the experience of Beat the Recession into different communities.

MoneyActive also complemented the Barclays Money Plus programme run by volunteers in Queen's University, designed to provide money management advice to students as well as work in post-primary schools.

6.2.3 Volunteer training and ongoing support

The Associate Trainers deliver the standard two day training course for MoneyActive volunteers, but they tweaked the content in the following ways:

- Supplementing information on the way that the programme works in the round, including how clients get recruited and who does it;
- How to navigate the CitA web-site and read a pack;
- Walk through CAB link materials and the handbook materials with volunteers, in order to ensure that the volunteers know how to refer to key documents/tools and techniques or other guidance as and when they need to and that they understood what they are reading;
- They reduced the emphasis on designing and structuring the training – the volunteers do not have prime responsibility for this - although it was considered good practice to get them involved in the design process.
- Volunteers commonly came back to the Associate Trainers asking for:
    - More money advice topic-based information. ***"The training is great at 'training the trainer', but volunteers commonly want and need more information on topic specific issues (e.g. What is a Credit Union…), even those who have quite detailed prior experience in the financial field".***
    - Guidance on adult psychology e.g adults' thought processes; the best ways to engage and retain adults in learning; and how to build a rapport quickly and effectively. In short, the practical skills for thinking on your feet and dealing

with potentially difficult people and situations as well as maximising the learning opportunity from the individual's perspective.

- The associate trainers felt that the CitA training and other support materials were generally of a very high quality, accessible and comprehensive, although they did need to make some adjustments in order to ensure that they worked within a Northern Ireland institutional context. e.g. The bailiff process does not operate in Northern Ireland. However, they did feel that training support materials are pitched at the level of/in the language of the trainer and volunteer rather than the end user. So the trainers supplemented the materials where necessary in order to ensure that volunteers have an appropriate awareness of the sorts of situations that end users would commonly encounter e.g. being pursued by doorstep lenders.

Importantly, the Associate Trainers felt that there was a significant gap between training in how to deliver money advice and actually delivering it – i.e. doing the job on a day to day basis. The associate trainers received enquiries from volunteers about 'wider bits' of the programme including how volunteers are recruited and whose job is it to recruit them. Although the two day training course is designed to focus very much on training the trainer, there are other practical considerations that need to be covered somehow, by someone, which is why the associate trainers tweaked the learner journey, based upon the issues raised by volunteers.

Once volunteers had attended the train the trainer course, they shadowed other trainers until they felt prepared to deliver independently. They were then accompanied on their first training session by an associate trainer, who would have run through the delivery elements in some detail beforehand, ensuring that the volunteer was confident and had prepared sufficiently. This included checking that volunteers are confident in referring people on to other experts if required; notably debt advisers within bureaux and that they carry bureau materials with them. The associate trainers provided ongoing coaching support for the volunteers following training. The associate trainers made the judgment as to whether the volunteer was capable and ready to deliver training on their own.

Additionally, the volunteer was provided with the following in order to support them: a description of their role; access to CABLink; associate trainer details; introduction to financial capability for volunteers; an explanation of CAB's role and a learning journal.

6.2.4 Benefits for volunteers from the co-ordination/bureaux manager perspective

It was clear that volunteers' confidence levels had been significantly enhanced by receiving and providing MoneyActive training. They had become far more proactive in building relationships and were applying skills and knowledge in a much more imaginative way. They also appreciated the opportunity to develop new skills, not only enhancing their own financial management skills, but techniques for presenting to groups and dealing with difficult people and situations – tools that will benefit them in many other aspects of their life.

6.2.5 What worked really well?

Personal contact was considered far more effective than other, less personal, methods for engaging front line organisations and using them as routes to their clients. Word of mouth was also effective as an engagement method. This applied to users of the service as well as, for example, school staff who had been impressed by the quality and breadth of advice provided within educational establishments. People are convinced by great testimonials.

Although a 'double edged sword' (see struggles below), the training is free, negating the need for organisations to set aside budgets to pay for training in these financially challenging times.

The bureaux managers felt that their role in relationship-building was crucial – establishing/re-establishing connections with the full range of voluntary and public sector institutions/partnerships in order to secure MoneyActive leads. The associated resource was considered justified by knock-on profile raising for the bureaux.

It was acknowledged that there was as yet untapped potential to roll out 'what works' in Northern Ireland. The associate trainers had significant direct experience in delivering financial training as well as training trainers and were keen to drive up the sharing of information on effective and successful practice both from their own experience as well as learning that has been developed in different areas of the UK through MoneyActive and other complementary projects. Particular interest was expressed in the potential to enhance learning amongst parents as well as children through, for example, engagement with Sure Start.

The neutrality of Citizens Advice had been a real advantage in selling MoneyActive. Bureaux managers were very confident that Citizens Advice was much better placed to provide money advice than financial institutional counterparts.

6.2.6 What have the struggles been?

The following key struggles were cited:

- At the regional level, staff changes delayed project commencement.
- Drop outs: users/frontline workers signing up for the training then not showing on the day. This proved disruptive, wasteful of effort and disheartening for the volunteers.
- In terms of training delivery, volunteers quite often struggled with timelines – delivering according to a set schedule.
- It was feared that the fact that advice was free was tending to lead to lax attitudes to attendance on the part of the learner. (N.B some English and Welsh bureau were charging frontline workers a registration fee, returnable on attendance).

6.2.7 Key changes that would have been instituted in hindsight.

Associate trainers and bureaux were very complementary about the quality of the Citizens Advice (Northern Ireland) co-ordinator's support and willingness to help. However, a bolder line in approaching bureaux earlier would have enhanced the engagement of bureaux in the project and helped dispel, sooner, the misunderstandings of how MoneyActive worked, which might have been a deterrent to participation for some. A clearer project pathway from the outset would also have helped.

It was generally agreed that the creation of more opportunities to bring volunteers and bureau together in order to share learning would have been helpful.

6.2.8 Delivery in Northern Ireland from the volunteer perspective.

The volunteer cohort involved in Northern Ireland had similar backgrounds to those in England, in that they were varied. Some had worked in financial institutions and felt very confident about the subject matter. Some had undertaken front line roles in public sector agencies. None of those participating in the focus groups had a background in teaching or training.

Volunteers felt generally that the initial brief on the project was vague; particularly the detail of how MoneyActive would be delivered. There were instances also of a hiatus between receipt of training and volunteers being involved in delivery.

Volunteers were, however, all convinced of the need for the project by their knowledge that money struggles were widespread due, in no small part, to the impact of the recession.

There was a general concensus that volunteers needed more support if the project was to achieve its potential. It was felt that a structure more akin to that operating in England and Wales would be more effective: ***"[The Citizens Advice Regional Co-ordinator] does a fantastic job…but you need each project to have a coordinator for each bureaux, booking things, keeping the bureau informed"… "We need a better structure…having one central project coordinator is not enough."*** Additionally, it appeared that the only MoneyActive role available in Northern Ireland for volunteers was that of financial capability trainer. It was felt that recruiting other volunteers for marketing and administration would be very helpful.

Volunteers felt it particularly important that those who attend the training course are supported to deliver their first session soon after the training, and this had not been the case for most of those present: ***"People got trained up, but not many would have the confidence to just go out and do it, you need someone behind you"; "It felt that after the [2 day] training you could just completely fall by the wayside and never get involved in it again…I didn't hear anything for two or three months until I chased it up myself."***

All agreed that project meetings or workshops would be invaluable to meet other volunteers and share ideas. It was also suggested that a mentoring scheme could be put in place to give people confidence when they first join the project.

The above account does indicate a difference of view between the Regional Co-ordinator, Bureaux Managers and Assistant Trainers on the one hand, and volunteers participating directly in the focus group on the other, about the coherence of the training offer with ongoing support for delivery.

6.3 MoneyActive in Scotland

MoneyActive in Scotland was delivered by member bureaux of Citizens Advice Scotland and Citizens Advice Scotland was contracted by Citizens Advice London-based MoneyActive co-ordination team to deliver and support this across member bureaux. The MoneyActive project team in London maintained regular contact with the MoneyActive project lead in Scotland, but not with individual Scottish bureaux.

In November 2010, one focus group was held with volunteers, and one with coordinators, in Edinburgh. This was the first time bureaux in Scotland had input into the evaluation, beyond limited completion of the online surveys.

The key difference between the project in Scotland and the project in England and Wales when Rocket Science facilitated the focus groups, was that Scottish bureaux received less information and guidance from national Citizens Advice than English and Welsh counterparts. e.g. Volunteers participating in the focus group were unaware of the Financial Capability toolkit or other materials for new MoneyActive volunteers available on CABlink. Volunteers strongly felt that ***"Not enough information has been given to us."*** This message was reiterated throughout the focus group.

> ***"It was very much 'here's the task, get on with it".***
>
> ***"I don't think communication has been particularly good".***

Volunteers would have liked opportunities to network among themselves and share ideas. Project workshops, organised by Citizens Advice in England, had not been held in Scotland. A meeting was arranged for bureaux, but it was poorly attended.

> ***"We had a meeting in Edinburgh - only 4 bureaux turned up - to see if we could learn from each other, but we had all only just started, so it wasn't very useful. But we did go back and got started."***

Coordinators also said that they would have liked to know which other bureaux were delivering the project and to be put in contact with them for networking, and to share information and good practice. They felt Citizens Advice Scotland should have facilitated this to a greater degree. In some cases coordinators had been signposted to other bureaux delivering MoneyActive, but this did not appear to be widespread. With regard to the training materials, most coordinators participating in the focus group had difficulty accessing the materials on the website initially, and several did not know about their existence at all. The London-based Citizens Advice MoneyActive co-ordinator acted upon recommendations by Rocket Science that more needed to be done to enable projects in Scotland to learn from experience in England and Wales and worked with the co-ordinator in Scotland to encourage more and better connections between bureaux and signposting of CABLink materials.

Nevertheless, volunteers and coordinators felt positive about the project, and felt that it had the potential to have a great impact. This included running an additional guidance workshop for bureaux in Scotland.

> ***"We've managed to do a lot, with limited resources available".***
>
> ***Everywhere we go, there's people who say something like "I wish I'd known that four or five years ago". Pupils have been enthusiastic.***
>
> ***"It would be nice to think that the positive impact of this will be that people will stop and think - even if it's just a little voice in the back of your head telling you to read the small print".***

7. Reflections

7.1 Context

This report has focused not only upon learning from the final phase of the evaluation, but has captured the key lessons that have been collected throughout the course of the whole MoneyActive delivery period. This section summarises the evaluator's key conclusions together with a set of headline le**s**sons and pointers that we recommend should underpin the development of future financial capability initiatives.

7.2 Achievement of committed outputs

The success of the programme in over-achieving, in all cases significantly, its overall committed targets is an excellent outcome, particularly given that:

- significant development work was required both by the central Citizens Advice programme management team, as well as individual bureaux, prior to the delivery phase that would generate the majority of outcomes – the client-facing work with front line workers and end users; and
- engagement of both front line workers and end users was, initially, a struggle for most projects and it took time for most projects to build the profile required to achieve the level of momentum to which bureaux aspired.

This over-achievement of targets underlines consistent effort and tenacity on the part of the projects, supported by the central Citizens Advice MoneyActive project management team, to effectively resource the development phase and flex and evolve different approaches to marketing and customising the training in ways that optimised accessibility and appeal of the programme to front line workers and end users alike. Although the recession clearly contributed to expanding the cohort of individuals requiring support through the programme, its impact in terms of contributing directly to the over-achievement of committed outputs should not be over-emphasised, notably because the associated public spending cuts had the reverse affect on the accessibility and availability of front line workers.

The programme achieved excellent coverage of bureaux network in England and Wales and the demographic analysis of training recipients demonstrated that MoneyActive succeeded in accessing the most vulnerable in society.

7.3 Project development and design and delivery of the training

Although it is true to say that participating bureaux were not universally convinced that delivery of financial capability through volunteers was necessarily the right approach within the context of their local circumstances, the programme left a legacy of learning – both in terms of what worked well and what could have improved - for all participating bureau, and a significant proportion are committed to applying these lessons in continuing delivery of financial capability training. Key lessons in relation to project development and design and delivery of the training are:

- It is important to build in sufficient resource for marketing; understanding the training needs of particular target groups in order to pitch the training at an appropriate level/ensure content is appropriate; project and training planning/production and customisation of materials; volunteer recruitment, training and ongoing development; quality control and learning from practical experience.

- Using existing contacts and networks for marketing proved particularly effective, especially where the key decision makers were known to the bureaux - getting to the right people as quickly and efficiently as possible was important.

- Demonstrating a commitment, willingness and understanding of how to ensure relevance of the training to the target group was important in terms of content, timing, duration and venue. Optimising the use of volunteers for marketing proved a valuable additional resource, particularly those who were less comfortable with direct delivery of training.

- Setting up new groups of users in particular, proved difficult. Piggybacking existing groups proved most successful.

- Using clear and accessible language with both organisations acting as brokers, as well as in the training itself is important.

- A combination of group and one-to-one training seemed the most effective way of accommodating the preferred learning styles of end users.

7.4 Beneficiary perspectives

Feedback articulated by front line workers and end users was overwhelmingly positive.

Front line workers generally considered that the training was well-structured, balanced, interesting and informative and generally felt that their own knowledge had been enhanced, along with their ability to support and signpost clients. Most responding to the close of programme online surveys felt it probable that they would engage in further financial capability training.

End users particularly welcomed the informal, non-threatening and non-judgmental delivery styles, which instilled in them sufficient confidence to talk openly and honestly about financial issues in ways that they hadn't felt able to previously. They particularly valued training on how to compile a budget, explanations of APR, and understanding how to differentiate between priority and non-priority debts.

7.5 Sustainable benefits

A range of sustainable benefits have been achieved through the programme, evidenced from feedback from end users, front line workers, volunteers and bureaux.

After a difficult start, bureaux clearly matured into their financial capability role and most quickly came to value its potential to complement and sustain their core work and embrace the opportunities it presented to really place bureaux on the map within their

locality; enhancing their capacity to shape the agendas of other agencies, enter into new partnerships, and bid for/attract new funding in addition to the capacity it created to provide a more rounded, comprehensive service to beneficiaries. Particularly significant benefits for bureaux were: the opportunity to undertake preventative work and, thus provide a more rounded debt and money management offer for clients; the platform MoneyActive created for extending and deepening the bureaux's relationships with partners and associated opportunities for tapping into additional funding; and the opportunity to enhance their understanding of, and reach into, local communities as well as raising the profile of the bureaux generally.

Most end users and front line workers gained in knowledge and confidence following training – a propensity that increased as the programme progressed, and many articulated practical ways in which they have revised their money management practices and attitudes as a result of engaging with MoneyActive.

86% of volunteers responding to the suite of evaluation online surveys felt that the programme had met their expectations. 59% envisaged being in the same financial capability volunteering role six months after the close of the MoneyActive programme and a further 18% thought that they would continue volunteering, but in a different role. This is encouraging evidence of the positive experience that MoneyActive had offered volunteers and the extent of the potential it had tapped in order to add to the capacity of bureaux generally as well as around financial capability.

7.6 Continuation

The constricting funding environment has, undoubtedly, undermined bureaux planning for the continuation of financial capability training. The tightening of public expenditure, unfortunately, coincided with a growth in confidence of the bureaux in financial capability delivery and their associated capacity and practical ability to persuade other funders to support it.

The final co-ordinator survey revealed, however, that of the 96 respondents, 72% of bureaux, or bureaux partnerships, intended to continue to provide group financial capability training for front line workers and 86% for end users. 45% stated that they intended to continue one-to-one training. The majority stated that this would be provided both in response to specific requests as well as being actively promoted in the case of group work – although there was slightly less emphasis on 'active promotion'. Continuation of one-to-one support was much less likely to be actively promoted and more likely to be in response to need identified through debt advice work. Around 30% of respondents who said they would continue with financial capability work said that it would be provided as part of the core service.

The relationship-building potential for bureaux provided by MoneyActive has placed most upon a much better footing for attracting new and different resources in order to support financial capability services. Indeed, a significant number of bureaux could already point to funding allocations or commitments from agencies to resource continued financial capability services.